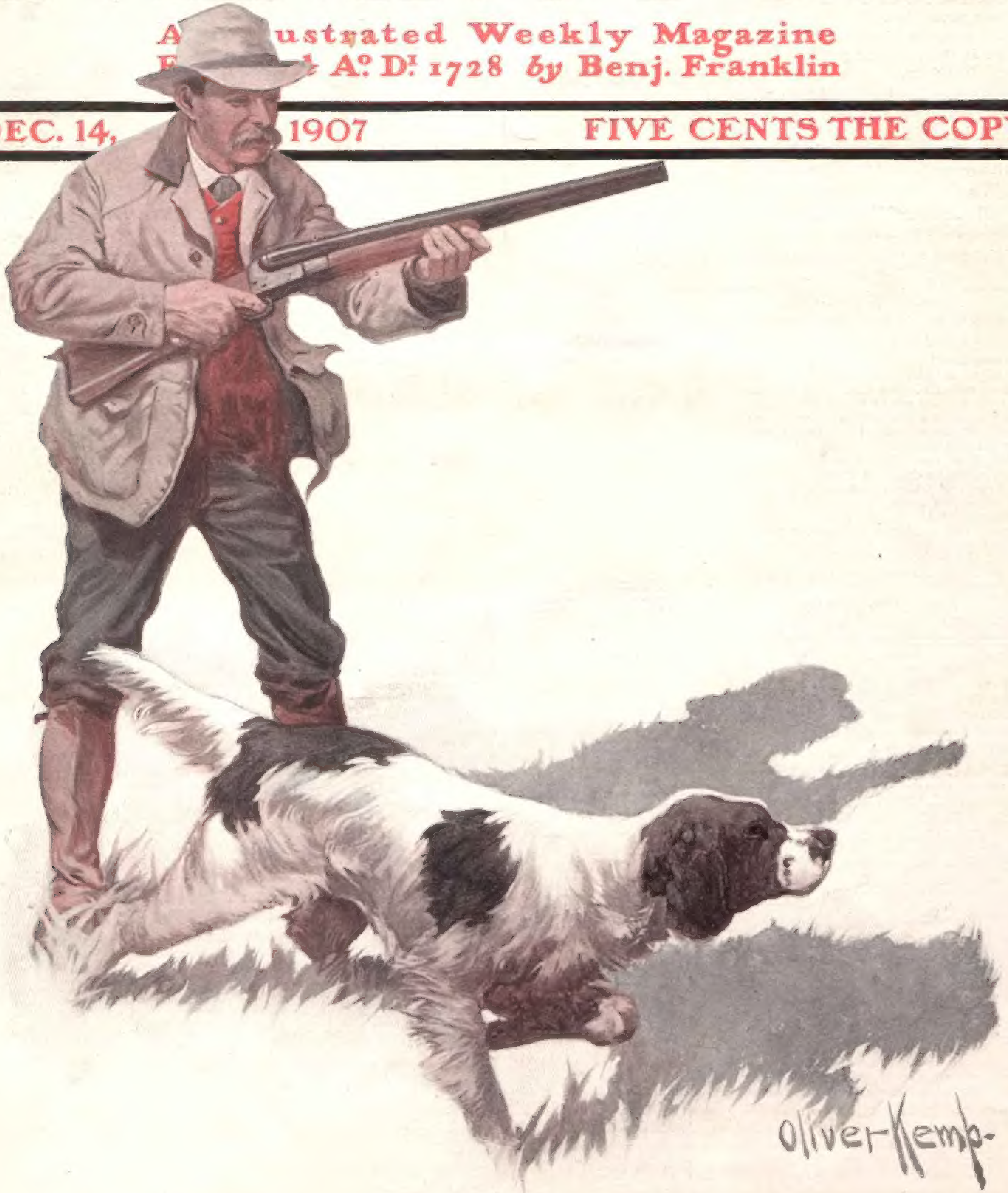
THE SATURDAY EVENING POST

A ustrated Weekly Magazine
F A^{o} D^{r} 1728 *by* Benj. Franklin

DEC. 14, 1907 FIVE CENTS THE COPY



THE CURTIS PUBLISHING COMPANY, PHILADELPHIA

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New England

Nº VI

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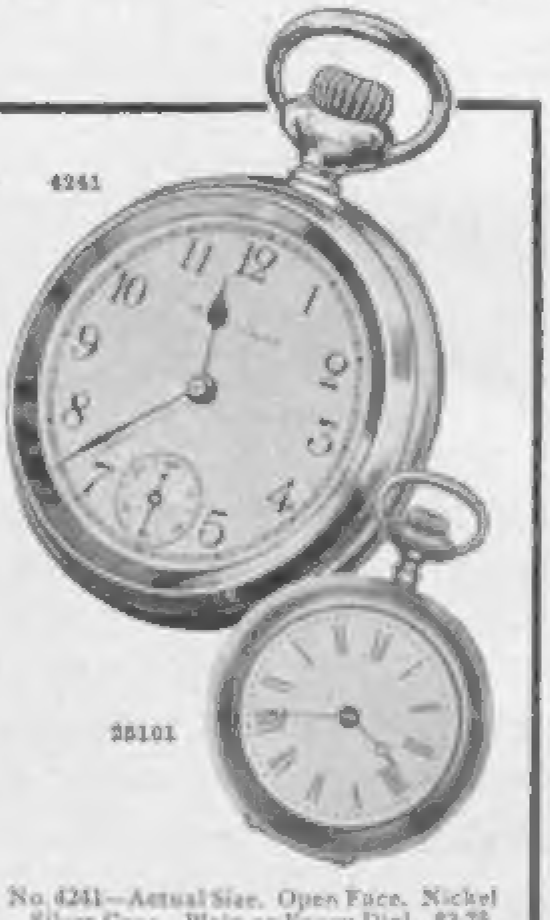

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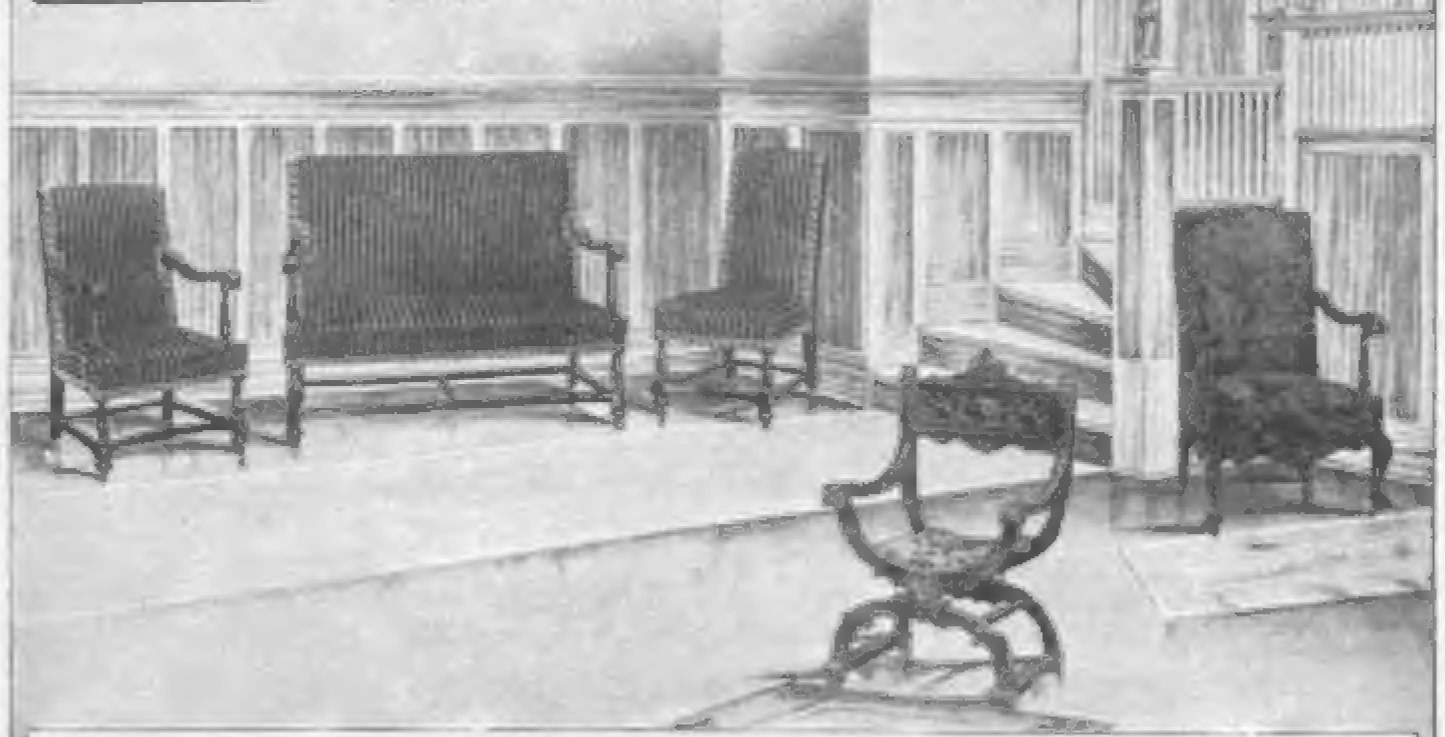

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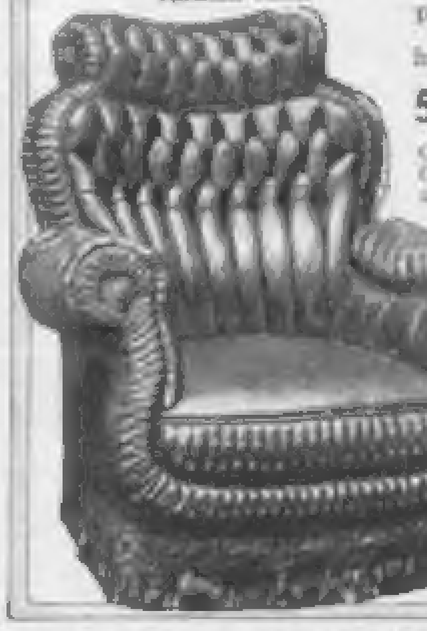

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A Weekly Salary

To Any Reader of

THE SATURDAY EVENING POST

TO ANY man or woman who will give all or a part of his or her time to looking after our renewals and to introducing THE LADIES' HOME JOURNAL and THE SATURDAY EVENING POST to those not already subscribers, we will pay a definite weekly salary. There is nothing competitive about the offer, we do not require any guarantee as to the amount of business to be sent, and there is not one cent of expense to you. It is simply this: If you have some spare time on your hands we are willing to pay you for it at the rate of from One Hundred Dollars a week down. Write for information and all details and everything necessary will be sent.

CIRCULATION BUREAU
The Curtis Publishing Company
Philadelphia

The Editor's Column

THE SATURDAY EVENING POST
421 to 427 Arch Street, Philadelphia

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A Brief History

THE SATURDAY EVENING POST is the oldest journal of any kind that is issued to-day from the American press. Its history may be traced back in a continuous, unbroken line to the days when young Benjamin Franklin edited and printed the old Pennsylvania Gazette. In nearly one hundred and eighty years there has been hardly a week—save only while the British Army held Philadelphia and patriotic printers were in exile—when the magazine has not been issued.

During Christmas week, 1728, Samuel Keimer began its publication under the title of the Universal Instructor in all Arts and Sciences and Pennsylvania Gazette. In less than a year he sold it to Benjamin Franklin, who, on October 2, 1729, issued the first copy under the name of the Pennsylvania Gazette. Franklin sold his share in the magazine to David Hall, his partner, in 1765. In 1805 the grandson of David Hall became its publisher. When he died, in 1821, his partner, Samuel C. Atkinson, formed an alliance with Charles Alexander, and in the summer of that year they changed the title of the Gazette to THE SATURDAY EVENING POST.

On the Trail of the Blazed Trail

In Stewart Edward White's new novel of the lumberman the riverman holds the centre of the stage. He is the man who gets the logs to market; his success is measured by his ability to deliver the goods. Obstacles mean merely something to overcome; danger a thing to laugh at.

It is business fiction of the best sort; for the riverman's business is a big business—a war of fists and brain. No quarter is asked; none given. The riverman starts with the simple proposition of getting so many million logs to market. Anything or anybody that stands in the way gets hurt. A big, elemental theme, this; abounding in human passion and human endeavor.

Defense by Wireless

The whole Atlantic battleship fleet of the United States proceeded steadily to the south to turn the Horn into the Pacific. From the deck of his private yacht, equipped with a wireless outfit, "Garry" (who had inherited entirely too much tainted money from his father) watched the last faint trail of smoke. Then he intercepted a wireless message from a German "scout" ship and learned that the German Navy had come to test the supremacy of a Monroe Doctrine unsupported by the United States Navy. A two-part story by Edwin Balmer is the result (the first installment in next week's issue)—a story of a battle, not of guns, but of wits, and the far-flung message of the wireless.

Keeping Tabs on the Dividend

John Bull is darkly secretive in his business transactions. His Cousin Jonathan is open and aboveboard; does everything in full sight and hearing; has nothing to conceal.

BUT—

Let either an American corporation or a British company get into troubled waters and remarkable transformations take place. Yankee officers and directors usually lock the doors and give out as little information as possible. When a British company suspends the sacred dividends, its affairs begin to receive the widest publicity.

How the Englishman Does Business is explained (by James H. Collins in next week's issue) for the benefit of the American business man who has underestimated his trans-Atlantic rival.

A Christmas Gift

Which Comes Fifty-Two Times

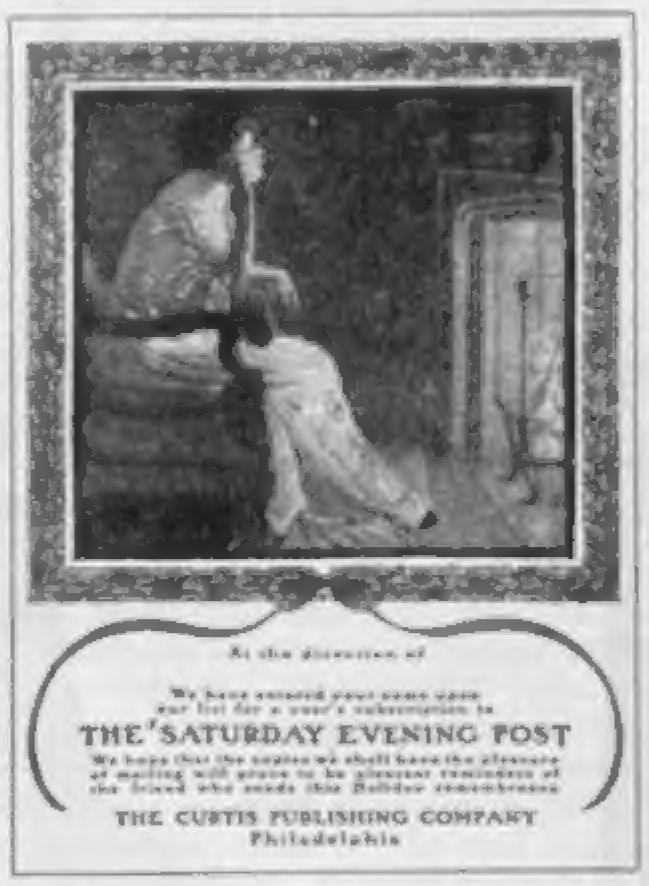
Have you ever considered the value of a Christmas Gift that is a constant reminder of the giver for an entire year? Can you think of a present which, at an expense of $1.50, will give more pleasure than a year's subscription to

THE SATURDAY EVENING POST

Such a gift only COMMENCES on Christmas. It continues each week for an entire year—really fifty-two presents. We have designed a beautiful Christmas card, printed in many colors, to be sent to each person for whom a subscription is so ordered. The card will bear the name of the giver and will be mailed so as to be received on December 25th. By ordering early any possible delay in entering the subscription is avoided.

Be sure to give us your own name as well as that of the recipient. Unless otherwise requested, the subscription will be commenced with the issue of *Christmas week*. The card is not a premium. It is just an announcement, to be sent to persons for whom subscriptions are ordered as Christmas presents, and can be used only in that way.

The Curtis Publishing Company
Philadelphia



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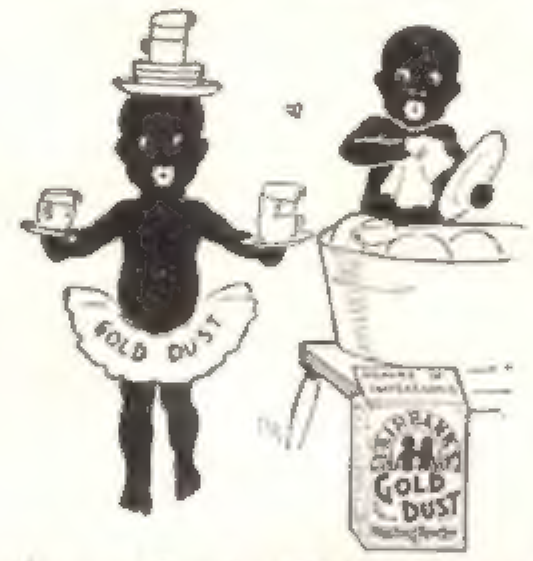

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If you want to escape the old-fashioned arm-paining, back-straining grind of housework, GOLD DUST will point the way.

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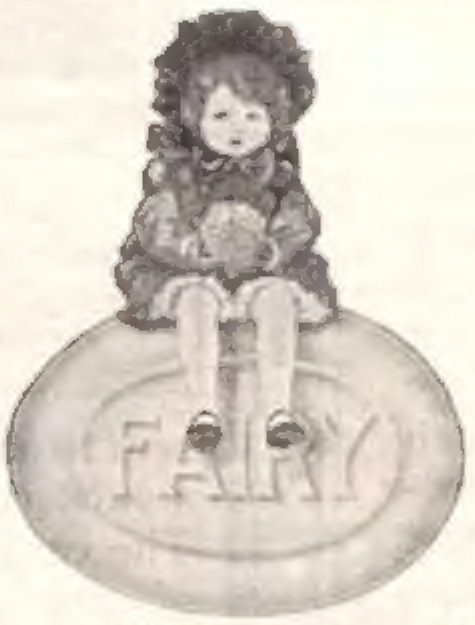
For washing dishes, scrubbing floors, cleaning woodwork, oil cloth, silverware and tinware, polishing brasswork, cleaning bath room pipes, refrigerators, etc., softening hard water, washing clothes, and making the finest soft soap.

"Let the GOLD DUST Twins do your work"



Fairy Soap

You should avoid the use of toilet soaps containing coloring matter and high perfumes, because they are usually used to disguise cheap materials. A pure white soap is best of all. FAIRY SOAP is the only white, floating soap which is made from the highest grade of edible products. It contains no strong alkali to dry up and irritate the skin and destroy its natural softness.

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FAIRY SOAP was granted highest possible awards at both St. Louis and Portland Expositions.

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SUNNY MONDAY LAUNDRY SOAP *(n.r.) contains not an ounce of rosin, making it specially valuable for the washing of woolens, flannels and the finest fabrics, without shrinking. All yellow laundry soaps contain rosin, which is most destructive to fine fabrics and woolen garments, since it causes the fibers to harden, eventually shrinking and ruining the fabrics.

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***N. R. means "No Rosin." SUNNY MONDAY LAUNDRY SOAP contains no rosin. Rosin is an adulterant, and will rot and ruin clothes.**

THE N. K. FAIRBANK COMPANY, Makers, Chicago

THE SATURDAY EVENING POST

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Volume 180 PHILADELPHIA, DECEMBER 14, 1907 Number 24

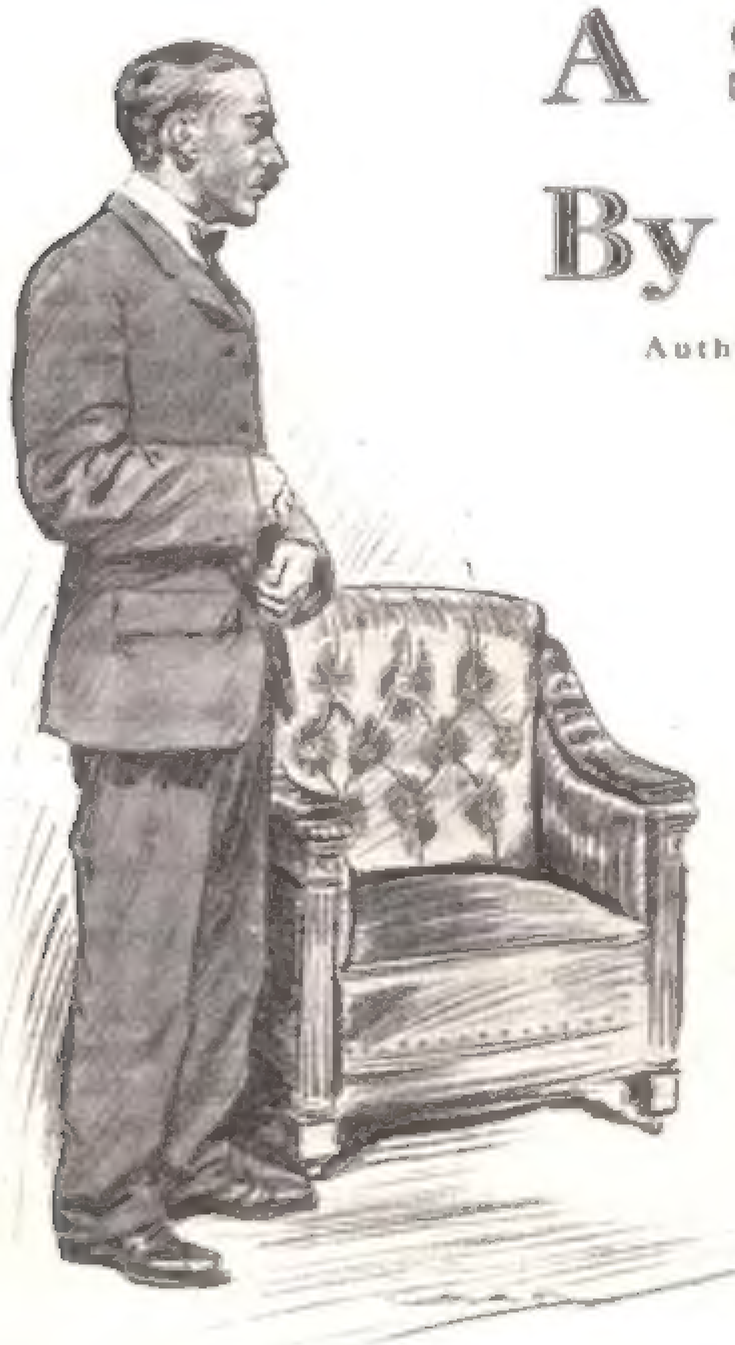
MEN WHO GET CAUGHT

A Study in Finance

By ARTHUR TRAIN

Author of The Prisoner at the Bar, McAllister, Mortmain, etc.

ILLUSTRATED BY F. VAUX WILSON



"He that maketh haste to be rich shall not be innocent."
—*Proverbs, XXVIII: 20.*

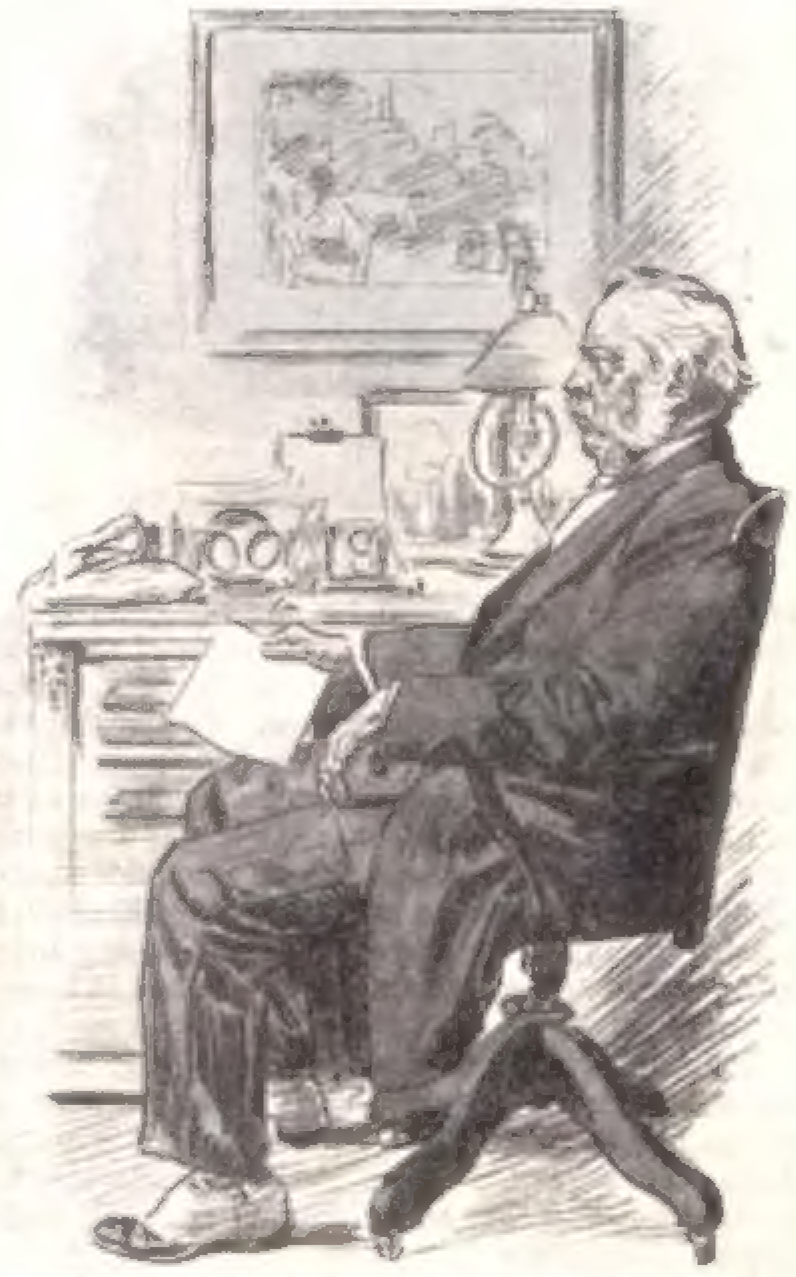
THE victim of moral overstrain is the central figure in many novels and countless magazine stories. In most of them he finally repents him fully of his sins past and returns to his former or to some equally desirable position, to lead a new and better life. The dangers and temptations of the "Street" are, however, too real and terrible to be studied other than in actuality, and the fall of hundreds of previously honest young men owing to easily remedied conditions should teach its lesson, not only to their comrades, but to their employers as well. The ball and chain, quite as often as repentance and forgiveness, ends their experience.

No young man takes a position in a banking-house with the deliberate intention of becoming an embezzler. He knows precisely, as well as does the reader, that if he listens to the whisper of temptation he is lost—and so does his employer. Yet the employer, who would hold himself remiss if he allowed his little boy to have the run of the jam-closet and then discovered that the latter's lips bore evidence of petty larceny, or would regard himself as almost criminally negligent if he placed a priceless pearl necklace where an ignorant chimney-sweep might fall under the hypnotism of its shimmer, will calmly allow a condition of things in his own brokerage or banking office where a fifteen-dollars-a-week clerk may have free access to a million dollars' worth of negotiable securities, and even encourage the latter by occasional "sure" tips to take a flyer in the market.

It is a deplorable fact that the officers of certain companies occasionally "unload" undesirable securities upon their employees, and, in order to boom or create a "movement" in a certain stock, will induce the persons under their control to purchase it. It would be a rare case in which a clerk who valued his situation would refuse to take a few shares in an enterprise which the head of the firm was fathering. Of course, such occurrences are the exception, but there are plenty of houses not far from Wall Street where the partners know that their clerks and messengers are "playing the market," and exert not the slightest influence to stop them. When these men find that they and their customers, and not the clerks and messengers, are paying the loss accounts of the latter, they are very much distressed, and tell the District Attorney, with regret, that only by sending such wicked and treacherous persons to State's prison can similar dishonesty be prevented.

Not long ago the writer became acquainted with a young man who, as loan clerk in a trust company, had misappropriated a large amount of securities and had pleaded guilty to the crime of grand larceny in the first degree. He was awaiting sentence, and in connection therewith it became necessary to examine into the conditions prevailing generally in the financial district. His story is already public property, for the case attracted wide attention in the daily press; but, inasmuch as the writer's object is to point a moral rather than adorn a tale, the culprit's name and the name of the company with which he was connected need not be given.

He is now serving a term in State's prison and is, the writer believes, sincerely repentant and determined to make a man of himself upon his release. For present purposes let him be called John Smith. He was born in New York City, in surroundings rather better than the average. His family were persons of good education and his home was a comfortable and happy one. From childhood he received thorough religious instruction and was always a straightforward, honest and obedient boy. His father, having concluded from observation that the shortest route to success lay in financial enterprise, secured a place in a broker's office for his son after the latter's graduation from the High School. John began at the bottom and gradually worked up to the position of assistant loan clerk in a big trust company. This took fifteen years of hard work. From the day that he started in filling inkwells and cleaning out ticker baskets, he saw fortunes made and lost in a twinkling. He learned that the chief business of a broker is acting as go-between for persons who are trying to sell what they do not own to others who have not the money to pay for what they buy. And he saw hundreds of such persons grow rich on these fictitious transactions. He also saw others "wiped out," but they cheerfully went through bankruptcy and began again, many of them achieving wealth on their second or third attempt. He was earning five dollars a week and getting his lunch at a "vegetarian health restaurant" for fifteen cents. The broker, for whom he ran errands, gave away thirty-five-cent cigars to his customers and had an elaborate luncheon served in the office daily to a dozen or more of the elect. John knew one boy of about his own age, who, having made a successful turn, began as a trader and cleaned up a hundred thousand dollars in a rising market the first year. That was better than the "cleaning up" John was used to. But he was a sensible boy and had made up his mind to succeed in a legitimate fashion. Gradually he saved a few hundred dollars and, acting on the knowledge he had gained in his business, bought two or three shares in a security which quickly advanced in value and almost doubled his money. The next time as well fortune favored him, and he soon had a comfortable nest-egg—enough to warrant his feeling reasonably secure in the event of accident or sickness.



"I Have Allotted You Five Shares in the Trust Company," Said the President

He had worked faithfully, had given great satisfaction to his employers, and presently had a clerical position in a prominent trust company offered to him. It seemed an advance. The salary was larger, even if absurdly small, and he gladly accepted the place.

Shortly after this he had his first experience in real finance. The president of the company sent for him—the reader will remember that this is a true story—and the boy entered his private office and into the august presence of the magnate. This man is to-day what is commonly known as a "power" in Wall Street.

"My boy," said the president, "you have been doing very well. I have noticed the excellence of your work. I want to commend you."

"Thank you, sir," said John modestly, expecting to hear that his salary was to be raised.

"Yes," continued the great man. "And I want you to have an interest in the business."

The blood rushed to John's head and face.

"Thank you very much," he gasped.

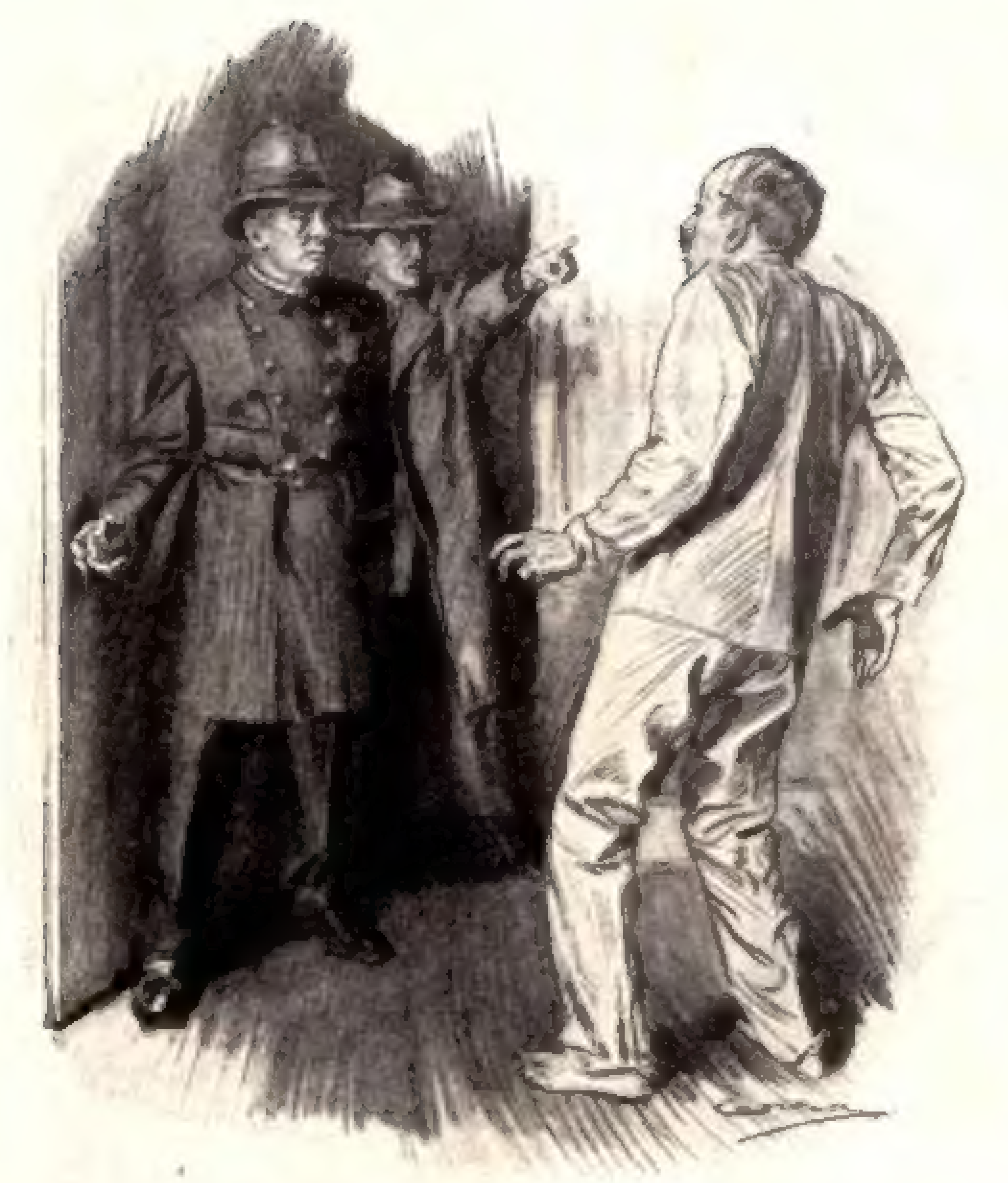
"I have allotted you five shares in the trust company," said the president. "If you take them up and carry them you will feel that you have a real connection with the house and it will net you a handsome return. Have you any money?"

It so happened that at this time John's savings were invested in a few bonds of an old and conservatively managed railroad. His heart fell. He didn't want to buy any bank stock.

"No," he answered. "My salary is small enough and I need it all. I don't save any money."

"Oh, well," said the magnate, "I will try and fix it up for you. I will arrange for a loan with the —— Bank on the stock. Remember, I'm doing this to help you. That is all. You may go back to your books."

Next day John was informed that he had bought five shares of —— Trust Company stock in the neighborhood of three hundred, and he signed a note for one thousand four hundred and twenty-five dollars, and indorsed the stock over to the bank from which the money had been borrowed for him. The stock almost immediately dropped over fifty points. John paid the interest on the note out of his salary, and the dividends, as fast as they were declared, went to extinguish the body of the loan. Some time



The Loan Clerk Exclaimed Theatrically, "Officer, There is Your Man!"

afterward he learned that he had bought the stock from the magnate himself. He never received any benefit from it, for the stock was sold to cover the note, and John was obliged to make up the difference. He also discovered that ten or fifteen other employees had been given a similar opportunity by their generous employer at about the same time. John, in prison, says it was a scheme to keep fifty or a hundred shares where it could easily be controlled by the president, without risk to himself, in case of need. Of course, he may be wrong. At any rate, he feels bitterly now toward the big men who are at large while he is in jail.

John continued to keep up with the acquaintances formed during his years in the broker's office, many of whom had started little businesses of their own and had done well. Part of their stock-in-trade was to appear prosperous, and they took John out to lunch, and told him what a fine fellow he was, and gave him sure tips. But John had grown "wise." He had had all the chances of that sort he wanted, and from a bigger man than any of them. He ate their lunches and invited them in return. Then he economized for a day or two to even up. He was not prosperous himself, but he did not accept favors without repaying them.

One thing he observed and noted carefully—every man he knew who had begun a brokerage business and kept sober, attended to business and did not speculate, made money and plenty of it. He knew one young firm which cleared up fifteen thousand in commissions at the end of the second year. That looked good to him, and he knew, besides, that he was sober and attended to business. He made inquiries and learned that one could start in, if one was modest in one's pretensions, for two thousand five hundred dollars. That would pay office rent and keep things going until the commissions began to come in. He started to look around for some other young man who could put up the money in consideration of John's contributing the experience. But all the men he knew had experience without money.

Then by chance he met a young fellow of bright and agreeable personality whom we shall call Prescott. The latter was five or six years older than John, had had a large experience in brokerage houses in another city, and had come to New York to promote the interests of a certain copper company. John had progressed and was now assistant loan clerk of one of the biggest trust companies in the city, which also happened to be transfer agent for the copper company. Thus John had constantly to handle its certificates. Prescott said it was a wonderful thing—that some of the keenest men in the Street were in it, and, although it was a curb stock, strongly advised his new friend to buy all he could of it. He assured John that, although he was admittedly interested in booming the stock, he was confident that before long it would sell at four times its present quotation.

Meantime the stock, which had been listed at 2¼, began to go rapidly up. Word went around the trust company that it was a great purchase anywhere below 10, and John, together with the other boys employed in the company, got together what money he could and began to buy it. It continued to go up—they had unconsciously assisted it in its ascent—and they bought more. John purchased seventy-five shares—all the way up to 8 and 9. One of his friends took eight hundred. Then it dropped out of sight. They hadn't time to get out, and John, in prison, has his yet. But he still had faith in Prescott, for he liked him and believed in his business capacity.

The stock "operation" over, Prescott began to prospect for something new, and suggested to John that they form a brokerage house under the latter's name. John was to be president at "a fixed salary." It sounded very grand. His duties at the trust company began to seem picayune. Moreover, his loss in copper had depressed him and he wanted to recoup, if he could. But how to get the two thousand five hundred dollars necessary to start in business? Prescott pleaded poverty, yet talked constantly of the ease with which a fortune might be made if they could only once "get in right." It was a period of increased dividends, of stock-jobbing operations of enormous magnitude, of "fifty-point movements," when the lucky purchaser of only a hundred shares of some inconspicuous railroad sometimes found that he could sell out next week with five thousand dollars' profit. The air seemed full of money. It appeared to rain banknotes and stock certificates.

In the "loan cage" at the trust company John handled daily millions in securities, a great part of which were negotiable. When almost everybody was so rich he wondered why any one remained poor. Two or three men of his own age gave up their jobs in other concerns and became traders, while another opened an office of his own. John was told that they had acted on "good information," had bought a few hundred shares of Union Pacific, and were now comfortably fixed. He would have been glad to buy, but copper had left him without anything to buy with.

One day Prescott took him out to lunch and confided to him that one of the big speculators had tipped him off to buy cotton, since there was going to be a failure in the crop. It was practically a sure thing. Two thousand dollars' margin would buy enough cotton to start them in business, even if the rise was only a very small one.

"Why don't you borrow a couple of bonds?" asked Prescott.

"Borrow from whom?" inquired John.

"Why, from some customer of the trust company."

"No one would lend them to me," answered John.

"Well, borrow them, anyhow. They would never know about it, and you could put them back as soon as we closed the account," suggested Prescott.

John was shocked, and said so.

"You are easy," said his comrade. "Don't you know that the trust companies do it themselves all the time? The presidents of the railroads use the holdings of their companies as collateral. Even the banks use their deposits for trading. Didn't old —— dump a lot of rotten stuff on you? Why don't you get even? Let me tell you something. Fully one-half of the men who are now successful financiers got their start by putting up as margin securities deposited with them. No one ever knew the difference, and now they are on their feet. If you took two bonds overnight you might put them back in the morning. Every one does it. It's part of the game."

"But suppose we lost?" asked John.

"You can't," said Prescott. "Cotton is sure to go up. It's throwing away the chance of your life."

John said he couldn't do such a thing, but when he returned to the office the cashier told him that a merger had been planned between their company and another—a larger one. John knew what that meant well enough—half the clerks would lose their positions. He was getting thirty-five dollars a week, had married a young wife, and, as he had told the magnate, he "needed it all." That night as he put the securities from the "loan cage" back in the vault the bonds burned his fingers. They were lying around loose, no good to anybody, and only two of them, overnight maybe, would make him independent of salaries and mergers—a free man and his own master.

The vault was in the basement just below the loan cage. It was some twenty feet long and ten wide. There were three tiers of boxes with double combination doors. In the extreme left-hand corner was the "loan box." Near it were two other boxes in which the securities of certain customers on deposit were kept. John had individual access to the loan box and the two others—one of which contained the collateral which secured loans that were practically permanent. He thus had within his control negotiable bonds of over a million dollars in value. The securities were in piles, strapped with rubber bands, and bore slips on which were written the names of the owners. Every morning John carried up all these piles to the loan cage—except the securities on deposit. At the end of the day he carried all back himself and tossed them into the boxes. When the interest coupons on the deposited bonds had to be cut he carried these, also, upstairs. At night the vault was secured by two doors, one with a combination lock and the other with a time lock. It was as safe as human ingenuity could make it. By day it had only a steel-wire gate which could be opened with a key. No attendant was stationed at the door. If John wanted to get in, all he had to do was to ask the person who had the key to open it. The reason John had the combination to these different boxes was in order to save the loan clerk the trouble of going downstairs to get the collateral himself.

Next day when John went out to lunch he put two bonds belonging to a customer in his pocket. He did not intend to steal them or even to borrow them. It was done almost automatically. His will seemed subjugated to the idea that they were to all intents and purposes *his* bonds to do as he liked with. He wanted the feeling of bonds-in-his-pocket. As he walked along the street to the restaurant, it seemed quite natural that they should be there. They were nearly as safe with him as lying around loose in the cage or chucked into a box in the vault. Prescott joined him, full of his new idea that cotton was going to jump overnight.

"If you only had a couple of bonds," he sighed.

Then somehow John's legs and arms grew weak. He seemed to disintegrate internally. He tried to pull himself together, but he had lost control of his muscles. He became a dual personality. His own John heard Prescott's John say quite naturally:

"I can let you have two bonds, but mind we get them back to-morrow, or anyhow the day after."

John's John felt the other John slip the two American Navigation 4s under the table and Prescott's fingers close upon them. Then came a period of hypnotic paralysis. The flywheel of his will-power hung on a dead centre. Almost instantly he became himself again.

"Give 'em back," he whispered hoarsely. "I didn't mean you should keep them," and he reached anxiously across the table. But Prescott was on his feet, half-way toward the door.

"Don't be a fool, Smith," he laughed. "What's the matter with you? It's a cinch. Go back and forget it." He shot out of the door and down the street.

John followed, dazed and trembling with horror at what he had done. He went back to the cage and remained the rest of the day in terror lest the broker who owned the two bonds should pay off his loan. But at the same time he

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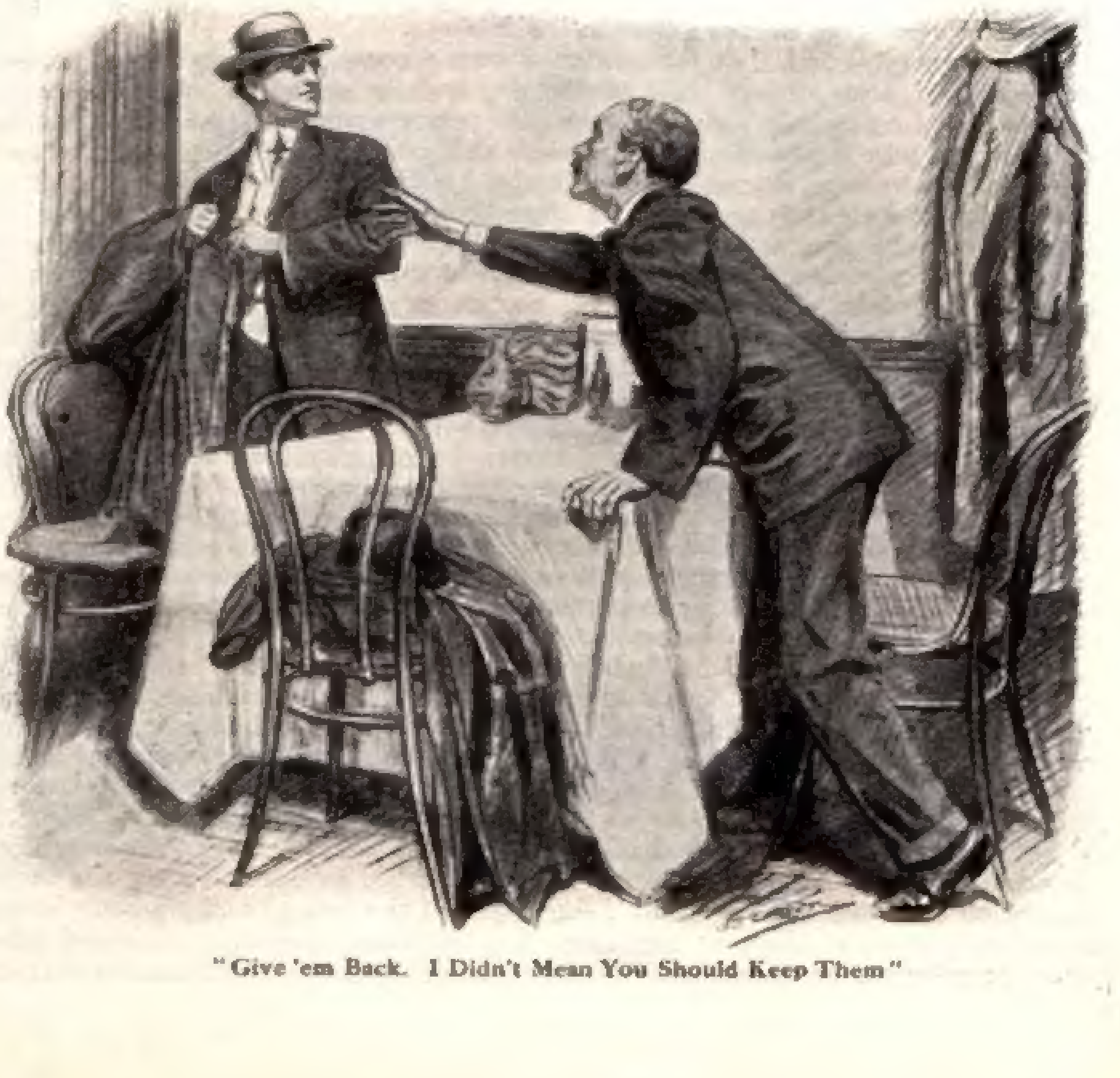
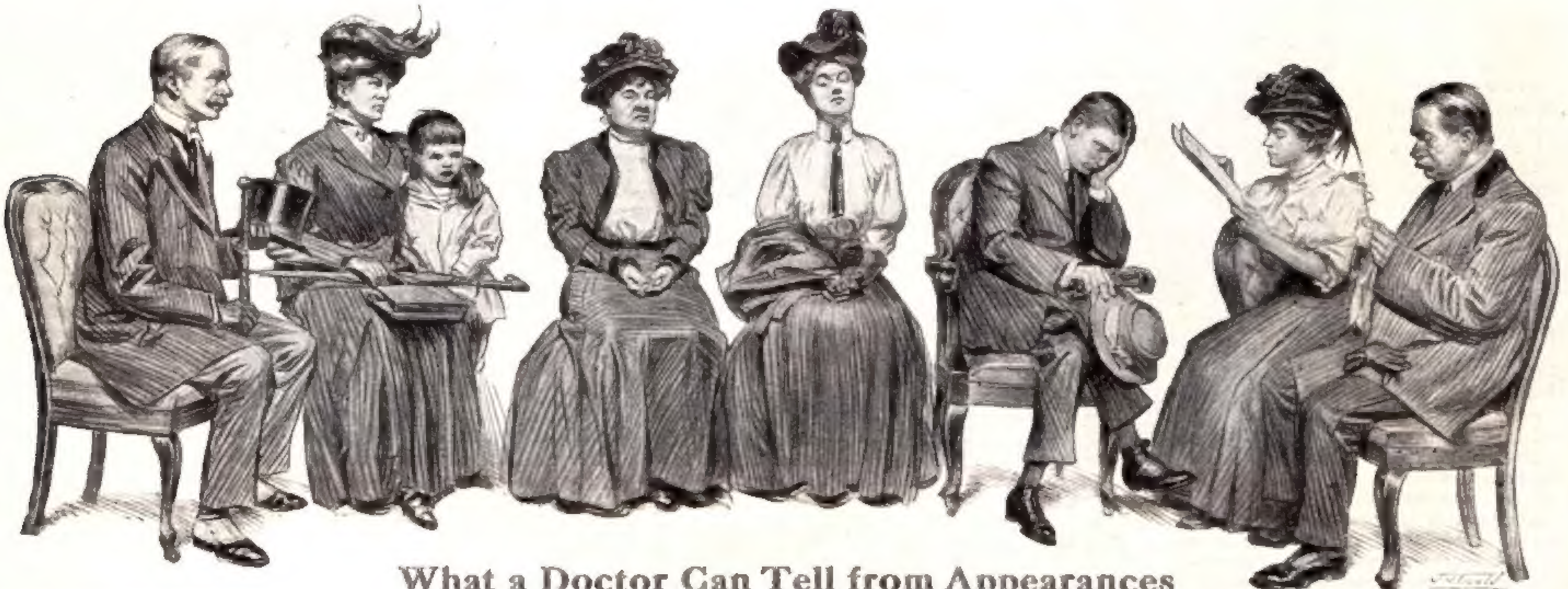


"Give 'em Back. I Didn't Mean You Should Keep Them"

The Physiognomy of Disease



What a Doctor Can Tell from Appearances

By Woods Hutchinson, A. M., M. D.

ILLUSTRATED BY J. J. GOULD

IT IS our pride that medicine from an art, and a pretty black one at that, originally, is becoming a science. And the most powerful factor in this development, its indispensable basis, in fact, has been the invention of instruments of precision—the microscope, the fever thermometer, the stethoscope, the ophthalmoscope, the test-tube, the culture medium, the triumphs of the bacteriologist and of the chemist. Any man who makes a final diagnosis in a serious case without resorting to some or all of these means is regarded—and justly—as careless and derelict in his duty to his patient.

The Trained Eye and Expert Touch

AT THE same time, priceless and indispensable as are these laboratory methods of investigation, they should not be allowed to make us too scornful and neglectful of the evidence gained by the direct use of our five senses. We should still avail ourselves of every particle of information that can be gained by the trained eye, the educated ear, the expert touch—the *tactus eruditus* of the medical classics—and even the sense of smell. There is, in fact, a general complaint among the older members of the profession that the rising generation is being trained to neglect and even despise the direct evidence of the senses, and to accept no fact as a fact unless it has been seen through the microscope or demonstrated by a reaction in the test-tube. As one of our keenest observers and most philosophic thinkers expressed it a few months ago:

"I fear that certain physicians on their rounds are most careful to take with them their stethoscope, their thermometer, hemoglobin papers, their sphygmomanometer, but leave their eyes and their brains at home."

And it is certain that the art of sight diagnosis—which seems like half magic, possessed in such a wonderful degree by the older physicians of the passing and past generations—is no longer possessed by the new.

A healthful reaction has, however, set in; and while we certainly do not love the Cæsar of laboratory methods and accuracy the less, we are beginning to have a juster affection for the Rome of the rich harvest that may be gained from the careful, painstaking, detective-like exercise of our eye, ear and hand.

As a matter of fact, the conflict between the two methods is only apparent. Not only is each in its proper sphere indispensable, but they are enormously helpful one to the other. Instead of our being able to tell less by the careful, direct eye and hand examination of our patients than the doctor of a century ago, we can tell three to five times as much. Signs that he could only interpret by the slow and painful method of two-thirds of a lifetime of plodding experience, or by occasional flashes of half inspired insight, we are now able to interpret absolutely upon a physiological—yes, a chemical—basis from the revelations of the microscope, the test-tube and the culture medium. His only way of determining the meaning of a particular tint of the complexion or line about the mouth, or eruption upon the skin, was by slowly and laboriously accumulating a long series of similar cases in which that particular symptom was found always to occur, and deducing its meaning. Now, we simply take a drop of our patient's blood, a scraping from his throat, a portion of some one of his secretions, a little slice of a tumor or growth, submit them to direct examination in the laboratory, and get a prompt and decisive answer.

The observant physician begins to gather information about a patient from the moment he enters the sick-room or the patient steps into the consulting-room; and the value of the information obtained in the first thirty seconds, before a word has been spoken, is sometimes astonishingly great. While no intelligent man would dream of depending upon this first "stroke of the eye" (*coup d'œil*, as the French so graphically call it) for his final diagnosis, or accept its findings until he had submitted them to the most ruthless cross-examination with the stethoscope and in the laboratory, yet it will sometimes give him a clew of almost priceless value. It is positively uncanny to see the swift, intuitive manner in which an old, experienced and thoughtful physician will grasp the probable nature of a case in one keen look at a patient. Often he can hardly explain to you himself how he does it, what are the data that determine it; yet not infrequently, three times out of five, your most elaborate and painstaking study of the case with all the modern methods will bring you to the same conclusion as that sensed within forty-five seconds by this keen-eyed old sleuth-hound of the fever trails. Time and again, in my interne days, have I gone the rounds of the wards or the out-patient departments with some kindly-faced, keen-eyed old Sherlock Holmes of the profession, and seen him point to a new case across the ward with the question: "When did that pneumonia come in?" or pick out a pain-drawn, ashy mask in the waiting line, with an abrupt: "Bring me that case of cancer of the stomach. He's in pain. I'll take him first."

Appearances Deceive Only Fools

AND, in later years, I have had colleagues with whom it was positively painful to walk down a crowded street, from the gruesome habit that they had of picking out, and condemning to lingering deaths, the cases of cancer, of Bright's disease or of locomotor ataxia that we happened to meet. Of course, they would be the first to admit that this was only what they would term a "shot," a guess; but it was a guess based upon significant changes in the patient's countenance or gait which their trained eye picked out at once, and it was surprising how often this snapshot diagnosis turned out to be correct.

The first thing that a medical student has to learn is that appearances are *not* deceptive—except to fools. Every line of the human figure, every proportion of a limb, every detail of size, shape or relation in an organ, *means* something. Not a line upon any bone in the skeleton which was not made by the hand-grip or thumb-print of some muscle, tendon or ligament; no bump or knuckle which is not a lever or hand-hold for the attachment of some muscle; not a line or a curve or an opening in that Chinese puzzle, the skull, which was not made to protect the brain, to accommodate an eye, to transmit a blood vessel, or to allow the escape of a nerve. Every minutest detail of structure means something to the man who will take the pains to puzzle it out. And if this is true of the foundation structure of the body, is it to be expected that the law ceases to run upon the surface?

Not a line, not a tint, not a hollow of that living picture, the face, but means something, if we will take the time and labor to interpret it. Even coming events cast their shadows before upon that most exquisitely responsive surface—half mirror, half sensitive plate—the human countenance. The place where the moving finger of disease writes its clearest and most unmistakable message is the one to which we must naturally turn, the face; not merely for the infantile tenth part of a reason which we often hear alleged, that it is the only part of the body, except the hand, which is habitually exposed, and hence open to observation, but because here are grouped the indicators and registers of almost every important organ and system in the body. What, of course, originally made the face the face, and, for the matter of that, the head the head, was the intake opening of the food canal, the mouth.

The Patient's Telltale Face

AROUND this necessarily grouped themselves the outlook departments of special senses: the nose, the eyes and ears; while later, by an exceedingly clumsy device of Nature, part of the mouth was split off for the intake of a new ventilating system. So that when we glance at the face we are looking first at the automatically controlled intake openings of the two most important systems in the body, alimentary and respiratory, whose muscles contract and relax, ripple in comfort or knot in agony in response to every important change that takes place throughout the entire extent of both.

Second, at the apertures of the two most important members of the outlook corps, the senses of sight and of smell. These are not only sharply alert to every external indication of danger, but by a curious reversal, which we will consider more carefully later, reflect signals of distress or discomfort from within. Last, but not least, the translucent tissues, the semi-transparent skin, barely veiling the pulsating mesh of myriad blood-vessels, is a superb color index, painting in vivid tints—"yellow, and ashy pale, and hectic red"—the living, ever-changing, moving picture of the vigor of the life-centre, the blood pump, and the richness of its crimson stream. Small wonder that the shrewd advice of a veteran physician to the medical student should be: "The first step in the examination is to look at your patient; the second is to look at your patient, and the third is to take another look at him; and keep on looking all through the examination."

It is no uncommon thing for an expert diagnostician deliberately to lead the patient into conversation upon some utterly irrelevant subjects, like the weather or the crops, the incidents of his journey to the city, simply for the purpose of taking his mind off himself, putting him at his ease,

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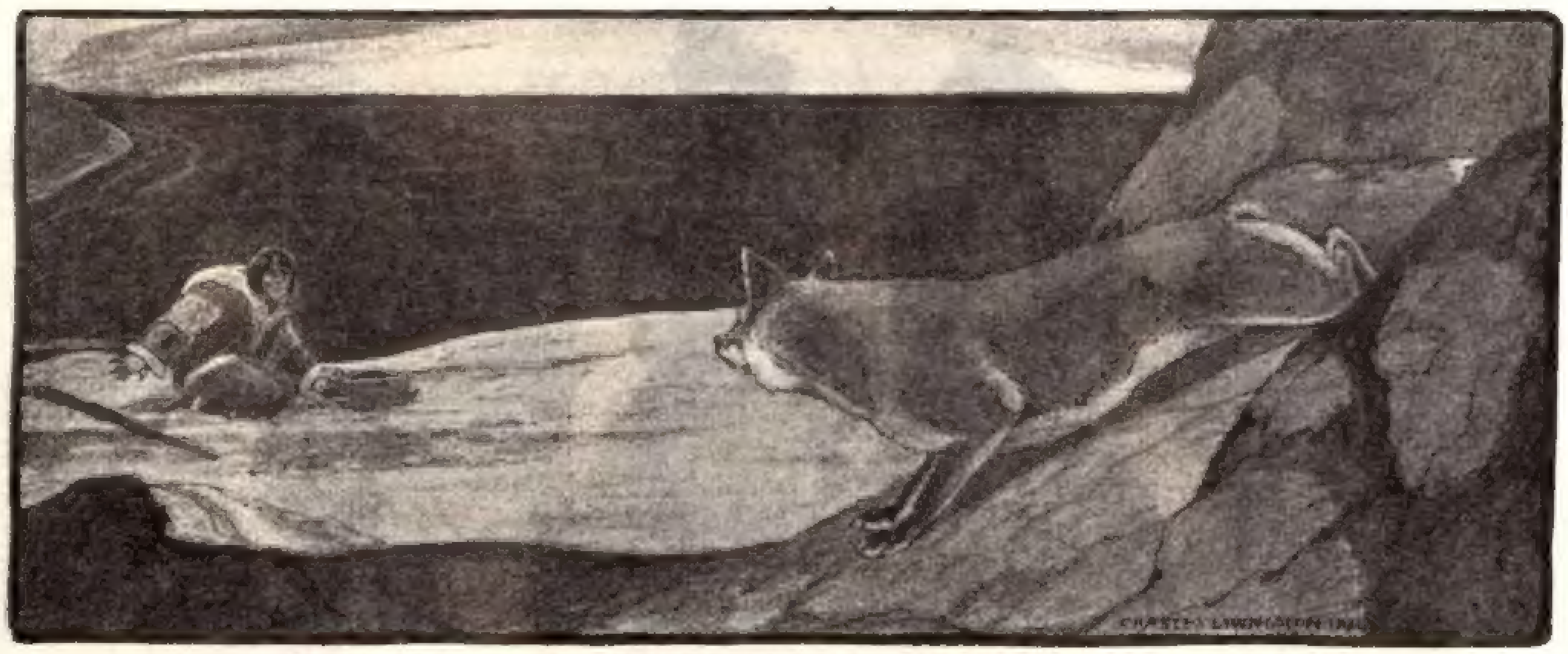
MY LADY'S FURS—What They Cost



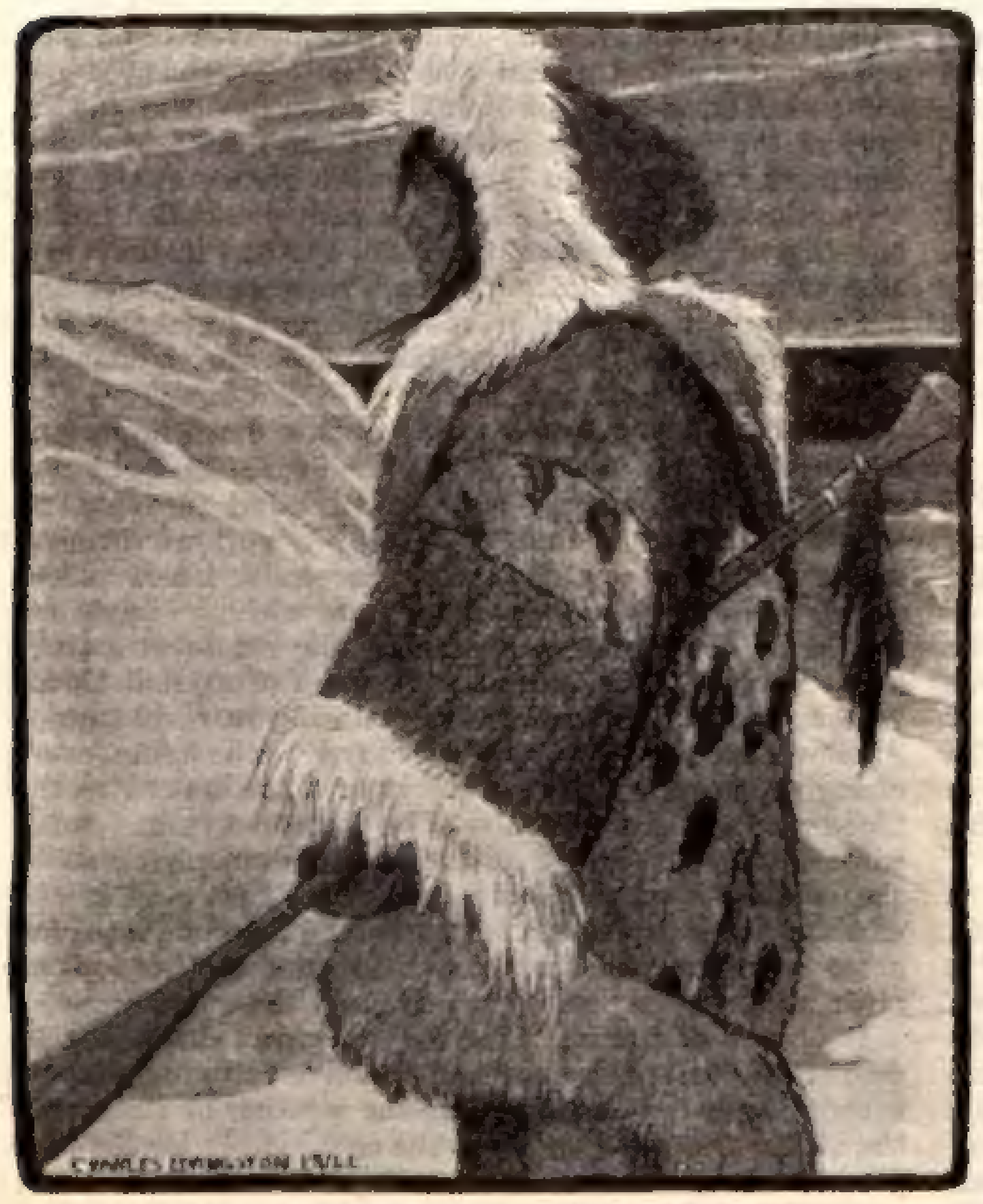
An Eye Out All the Time for a Fox Which Might Creep Down to the Beach After Dead Fishes

By Emerson Hough

ILLUSTRATED BY CHARLES LIVINGSTON BULL

FIFTH AVENUE had never seen a handsomer couple than these two; and that surely is saying much, as much as can be said. Indeed, they were fortunate in all ways. It seemed almost more than was due to any two young persons that they should both at the same time be stunning, rich and sensible; yet almost that much might have been said of Rose Ellen Chandler and her fiancé, Herbert Deering. He was Yale '00, she one of the select buds of '04. No doubt you saw their pictures, for they were much in the eye of the public interested in the affairs of those who toil not, and who have discarded the spinning-wheel except as an ornament. Neither of these two needed to toil, for their parents had taken care of that, and left them free to be silly or sensible, as they chose; and for a wonder they had both chosen to be sensible. Young Deering was accepted even in practical business circles as an unspoiled product of wealth and ease. He had already taken on some minor political offices, and in his apprenticeship as a young American of means had comported himself with dignity and reserve. He was a fine-looking fellow, Deering, an even six feet tall—the conventional height for heroes, but carried easily in his case—with good shoulders and a straightforward look, although he had never got over blushing. Life had always been so disgustingly easy for him that he was ashamed of himself. Sometimes he almost wished that he were obliged to fend harder for himself. He rode, shot, fenced, boxed, and indeed was quite a bit of a man.

Had you seen him swinging up the Avenue, well dressed, though with his own quietly reserved individuality, you would have looked twice at him. Accordingly as you were of New York or elsewhere, Fifth Avenue or elsewhere in New York, you might have looked twice or more than twice at these two, Deering and his intended, who walked as well as he. Perhaps had you been of a certain class you might openly or tacitly have joined a cry which once caused Rose Ellen to blush rather happily, and him as well—the cry of a sincere soul selling papers, who impulsively exclaimed as she went by, "Pipe de peach!"



Anasteek, the Handsomest Girl of His Tribe

For the most part I join with my brothers who decry wealth. It is most intellectual to do so. But, in spite of myself, I have always forgiven these two for having so much good fortune. In common with their friends, of whom they have many, rich and poor, in more than one "circle," I was sorry when I heard of the accident to young Deering.

It was such a simple sort of thing that he blushed when telling me of it. He had been crossing a narrow alleyway between two buildings where some extension of street front was going on, and where the workmen had left scattered material lying about. There was an unnoticed barrel hoop on the pavement, fresh from a lime-cask opened by a nearby hod-carrier.

Deering had stepped squarely into this, if one can step squarely into a round hoop, and it had flipped up, tripped and thrown him.

"Cleanest tackle you ever saw," he admitted, "and I went down fair. You see, I was with Rose Ellen," he owned. "We like to walk. We like to look into windows. We—we like—to make plans, you know. Now there was a furrier's store right back there, and we had been standing there gaping in like two school-children. It was a set of silver-gray fox—it would make your mouth water. I never saw such fur. Well, maybe I oughtn't to tell about it, but we both stepped in, and I had Rose Ellen try on the furs, although—well, anyway, we did it."

"Did you ever see Rose Ellen in real togs?" he asked eagerly. "She's a lovely girl." He blushed again. "Of course I may be foolish, but sincerely I think she's a lovely girl. She looked simply ripping in those silver-dark grays. You know the fur—shiny, with long, clean, white hairs sticking out. They only get a few of the finest ones, and—well, yes, they come a little high, though not for Rose Ellen.

"Now, perhaps, if we hadn't been such children, and had ordered these things sent out to her home, this accident might not have happened to me. The truth is, however, that I wouldn't listen to anything, but would have her put them on then and there, and walk with me down the Avenue. I suppose, perhaps"—he blushed vividly now—"I was looking at her. I stepped on the hoop and fell, and that, dear boy, is why I have had to ask for the postponement of our wedding. Some of the sensational papers had it that we were estranged by reason of unfortunate discoveries made by the bride's family! I never deny such things. The truth is, as you can see, that I got my knee broken—at the very time Rose Ellen and I were happiest. She loved the furs, and that settled it for me. Smashing my knee smashed the wedding, however, for I wouldn't be married unless I could stand up, and unless I could carry my wife over the threshold of our home; and Rose Ellen was just as superstitious as I. And so we waited, and that caused the talk. Yes, it's a rather bad knee, I'll admit—unaccountably bad. I never got a wrench in football that compared with this. The beastly thing flew up and caught me in the side of the knee. I must have fallen sideways and given it a strain."

He blushed; and I knew how badly he felt over this postponement of his wedding.

* * *

It is singular how things run in cycles, perhaps one might better say in parallels. I never think of the Chandler-Deering incident without recalling also another story which is startlingly similar.

Of course there could be no possible connection, any more than there is connection between the wilderness and the city—between what is called savagery and what is called civilization. Any thought suggesting such a thing is absurd of itself. But I repeat that I rarely think of Deering's story without also recalling that of Derinoff; although Derinoff was an Aleut, and his story happened thousands of miles away from New York, on the far-distant seacoast of bleak northwest Alaska.

II

DERINOFF as I first knew him, a young man on the coast of Unimak Island, was as handsome an Aleut as any young woman of his tribe, no matter what her social standing, could have chosen. He was tall, as Aleuts run, straight and strong, tireless at the paddle, and enterprising even on foot, which is rare among his people. He was of the better classes, rich, as that goes on Unimak, with much gear of household stuff and seafaring sort—a dory, nets, bidarkies, spears, a gold watch and a hundred klipsies. His yearly hunt for furs netted him more than any man of his tribe. Sometimes the company gave him as much as thirty or forty dollars for a silver-gray fox if it was very fine—and if any other possible buyer was on the steamer. The natives were beginning to know about the values of such skins. Once a foolish traveler spread the rumor that the company had been known to get as much as two thousand dollars for a black fox skin which paid the native hunter who sold it not more than a month's keep at the store. Such rumors were deplorable in the opinion of the company, because they gave wrong notions to the natives, who obviously were placed in these remote regions for the benefit of the white race in general and for the company in particular. Because Derinoff was shrewd, and because he took more black and silver-gray foxes than any two men of his village, the company, to encourage him, now and then gave him good prices. Sometimes it paid him ten or twelve dollars for a good bear robe—one which would sell for fifty or a hundred dollars. It was generous, the company, and had been ever since the country was taken over from Russia, and these brown islanders with it.

None might speak with certainty regarding Derinoff's ancestry. His name seemed to savor of Russia, and report said he had Russian blood on one side of his family; Indian and white, possibly, on the other. At least, he was bold as any of those who go down to the sea in Aleut ships made of skin drawn thin as paper: bidarkie ships, narrow and perilous to sit. But in any manner of ship Derinoff was not afraid of the sea. He was sea-otter hunter in the day when otters swam and slept on the swells every day in these wide inlets. After the sea otters had all gone to gratify the greed of the white man, Derinoff became bear hunter, and also hunter of red foxes, cross foxes, blue foxes. Thus occasionally he took pelts of the priceless black or scarcely less valuable silver-gray fox, all of which, as he knew, are but freaks of the same red fox family.

Some foolish men have tried to breed silver-gray foxes from silver-gray parents and have found that Nature knows best her own way. Some fox breeders of the islands catch their foxes in the breeding season and paint them black, on the principle of Jacob's peeled wands. Mayhap this darkens blue-fox fur; who knows? But the clean black and the silver-gray, either with its white-tipped tail, are Nature's jewels, sports, freaks, and she will not tell her secret. Of course, men try to imitate Nature in the fabrication of black or of silver-gray fox fur; but nothing in the world of sham—and the fur trade is mostly sham—is more pitiably counterfeit than a cross fox or blue fox dyed black, and with a few glaring white, palpably artificial, hairs put in by hand!

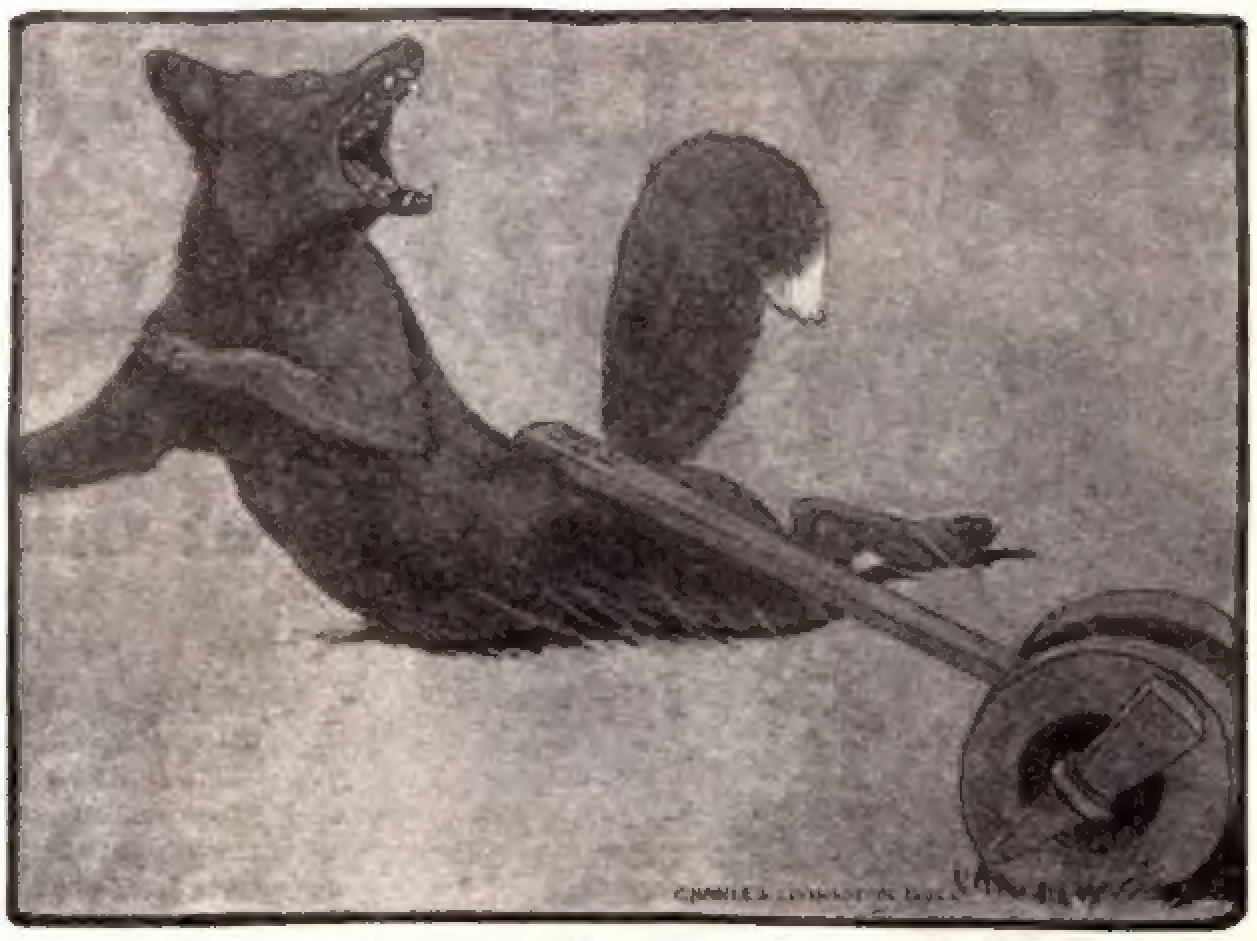
Of late, therefore, even as the propagating companies which had sought to raise fox fur as a commodity began to pass out of business, Derinoff paddled far and far, to a certain spot where he knew there were many foxes; where they had worn deep paths in the tundra, and where a good klipsie hunter might take at least a hundred foxes in one season and still have time to rest enough in his barabara on the sea beach. And on this beach, too, as Derinoff knew very well, the sea sometimes tore open the gravel and left exposed a little shining speck of gold here and there. Derinoff, when not busy with his traps, sometimes took a hand in a chance-medley sort of beach mining, shoveling gravel into a rocker, with an eye out all the time for a fox which might creep down to the beach after dead fishes. He knew that this rarely would happen except at night, for though hundreds of foxes lived here, it was but rarely even the keenest eye would ever see one. The life of a fox, even here, far away, is a series of suspicions. And why not?

When Derinoff was not at his beach rocker, or out in the hills with sack over his shoulder, baiting and setting his traps, he would lie alone in his hut of earth and driftwood and sing to himself songs of his own people of long ago. He was alone in his little hut, but he would sing, for he was happy in his wealth and his prosperity. He was rich —a lord among his people. Moreover, he was happy because he was now engaged to Anasteek, daughter of Derinoff's richest neighbor on Unimak. They would be married soon. Derinoff dreamed about all this as he sang and mended his klipsie hubs now and then by his smoky fire at night, sometimes helping out the light by using a piece of fat seal stuck in a tin can.

Now a klipsie is an invention of the Evil One, by medium of some forgotten native of the far North, at some forgotten time. The idea of the klipsie seems to be primeval. Even white men have used it, and so have red men, independently. Its theory is that a cord when twisted wishes to untwist, and to that end uses force proportionate to that employed in tightening it. The Aleut has whale sinew for cord, immensely strong. No matter how hard you twist whale sinew you cannot break it, and its torsional resistance is of immense power. The native makes his klipsie hub much like the hub of a wheel, perforated with a large hole throughout; but in the side he cuts a slot, notched, so that the arm of his trap may hold in the notched side at right angles to the central perforation. Now through the long way of his hub he thrusts these cords of sinew, and he tightens these with a wedge at each end, and thrusts the end of his slat or striking arm between the sinew folds, thus investing that arm with all their smiting force when it shall be released—all the striking power of the great whale's tail.

One end of the striking arm is held in this way. The other is laid back flat, hidden in the grass like the head of a smiting snake. This head for smiting is armed, too, with fangs—three or four rusty iron nails, fangs long as your finger, barbed, pointed keenly, deadly, perhaps poisoned with the blood of many foxes. The trapper cares not whether it kills, cares nothing for its cruelty. He only asks that it shall disable or hold fast its prey. My lady does not know what torture her furs may cost.

When the Aleut sees a deep fox trail in the tundra, leading down from some mountain pass among the white-topped peaks along some valley which makes down upon the sea, he knows that the foxes will always run there, because they have always done so and think it safe; because it is easier going there than on the soft moss, and because foxes, like every other wild animal, have some weakness in their defense. So then the Aleut takes from his sack a klipsie hub, and adjusts to it the striking arm, and wedges tight the cords of whale sinews. He finds a place where the grass is high. There he digs a hole in the moss, just large enough to receive the hub, which he covers with the cut sod of moss. The armed head lies back, flat and invisible, hidden at the side of the passing place of the foxes, cunningly concealed in the wet moss and tangled grasses. The arm is lightly caught in the slotted hub. The pull of the whale's tail is always there, to throw this arm out and over. A little cord is led from a trigger, and this cord, crossing the path worn in the grass and moss, is fastened to a peg driven at the farther side. A fox comes along, making its way cautiously to the beach to hunt for a dead fish; for it must eat. It wears a hide worth perhaps five dollars; perhaps worth five hundred dollars, or a thousand. It sees nothing, smells nothing, for here the mists hang low and rain is frequent. Its foot touches this hidden cord across its path. The trigger slips free. The vicious arm of the klipsie comes over with a swish. The three or four bits of barbed steel are driven into the back or neck or leg of the fox, as the case may be. So it hangs there, perhaps in mercy killed at once, perhaps to die by inches and for hours. This is how my lady gets her furs. If only she could see the klipsie victim dying, hours and hours, its head down, its ears back, its teeth bared in agony for which death is the only anæsthetic. Or, if she could see a creature, caught by the foot in a steel trap, struggle and freeze and die, would she care?



The Vicious Arm of the Klipsie Comes Over with a Swish

The klipsie is of just about such height and striking reach that it will catch a man at the knee joint. The barbed rusty fangs will then be driven through the bone. It is worse for a man; because a klipsie never kills a man outright but only maims him, so that his hours of dying are much longer. Usually fox hunters go in pairs. It is a bad way to die, alone, with no help, and with none expected. Sometimes such things happen. This is how my lady gets her furs.

Derinoff was a bold hunter, with energy in his work always, and he could find few partners who pleased him. At his village he was the official whale killer, the man of most importance, wielding the sacred *nogock*, instrument so revered that not even the noblest women of the village were ever allowed to look upon it. In the old tribal surrounds of the sea otter, when the bidarkies closed in with their narrowing circle, it was more often than not Derinoff's bow that set a bone-pointed arrow first in the otter's back; or if another hunter was luckiest to get in the first arrow and called out what he would pay for another arrow which would stop the otter from diving, most often then it was Derinoff's bow which did the work, and put the arrow closest to the otter's tail, so that it could not dive. In the taking of foxes Derinoff liked to work alone, for then his energy had its own reward, with none to ask division. He would even front the biggest of the brown grizzlies thus alone; even going into the thickets alone after them, which was something no other Aleut would do.

As for this fox trapping, it was mere routine. Derinoff, as daily he skinned fox after fox in his barabara, and tossed their carcasses out for the ravenous crows and ravens to devour about his hut, would sing and cook, and eat and sing. He was happy, rich, contented—certainly one of the favorites of Fortune. He was to wed the handsomest girl of his tribe; of the richest family. And she was so handsome that, as Derinoff thought of their joint good fortune, he modestly admitted that perhaps the Great Spirit had been almost too good to him.

The crows about Derinoff's camp were tame, because they were accustomed to get food there, a dozen or more fox carcasses the week. They were always flying about, calling, and they always welcomed him when they saw him coming in from his line of traps. But one evening the crows on Derinoff's rooftree watched long and cawed in vain. He did not come, splashing through the creek, plodding up the beach on the path his feet had worn in the moss. Now, toward the close of the winter, the nights were beginning to show some shortening. But to-day the thin Alaska dark had come and gone, what serves for dawn and sunset in Alaska had come and gone again, and still the ravens and crows croaked for Derinoff's coming; and he did not come, bearing over his shoulders his sack of klipsie-killed foxes, whose bodies presently they might eat.

At last he came. But the crows, seeing him afar, flew away, shouting excited warnings. They did not know him, but took him to be some strange, new beast. Derinoff was not walking erect. He was crawling—crawling slowly and painfully.

It is so my lady gets her furs.

Derinoff was forced to cross the stream, and a warm burst of sun back in the hills had swollen it that day. When he crawled into the water it caught him about the mouth and swept him down. He swam feebly, he for the most part like an otter in the water. At the hither bank he lay and gasped, panting like a hurt creature. Slowly he drew himself on, a few yards at a time. The ravens now croaked nearer. He pulled open the door of his hut and crawled inside. He thanked his Aleut Great Spirit that he had left a little wood ready for lighting when he started out to see his traps, as a good trapper always does.

He groaned now always as he sat by the ashes of his little fireplace, pausing now and then in the hard task of lighting the wood wet by the dripping snow. But he bent and blew and coaxed the flame, knowing that it meant life. He reached back under the low eaves and found a bit of fish not yet consumed. He had something left in a can, and this he got at eagerly. His face was pale blue now, ghastly in the light of the fire. But after he had eaten and drunk for a little time (for so does my lady get her furs) he began to do what he must do.

The tendons around a man's knee are very strong, much stronger than those in the neck of a fox. It is difficult to

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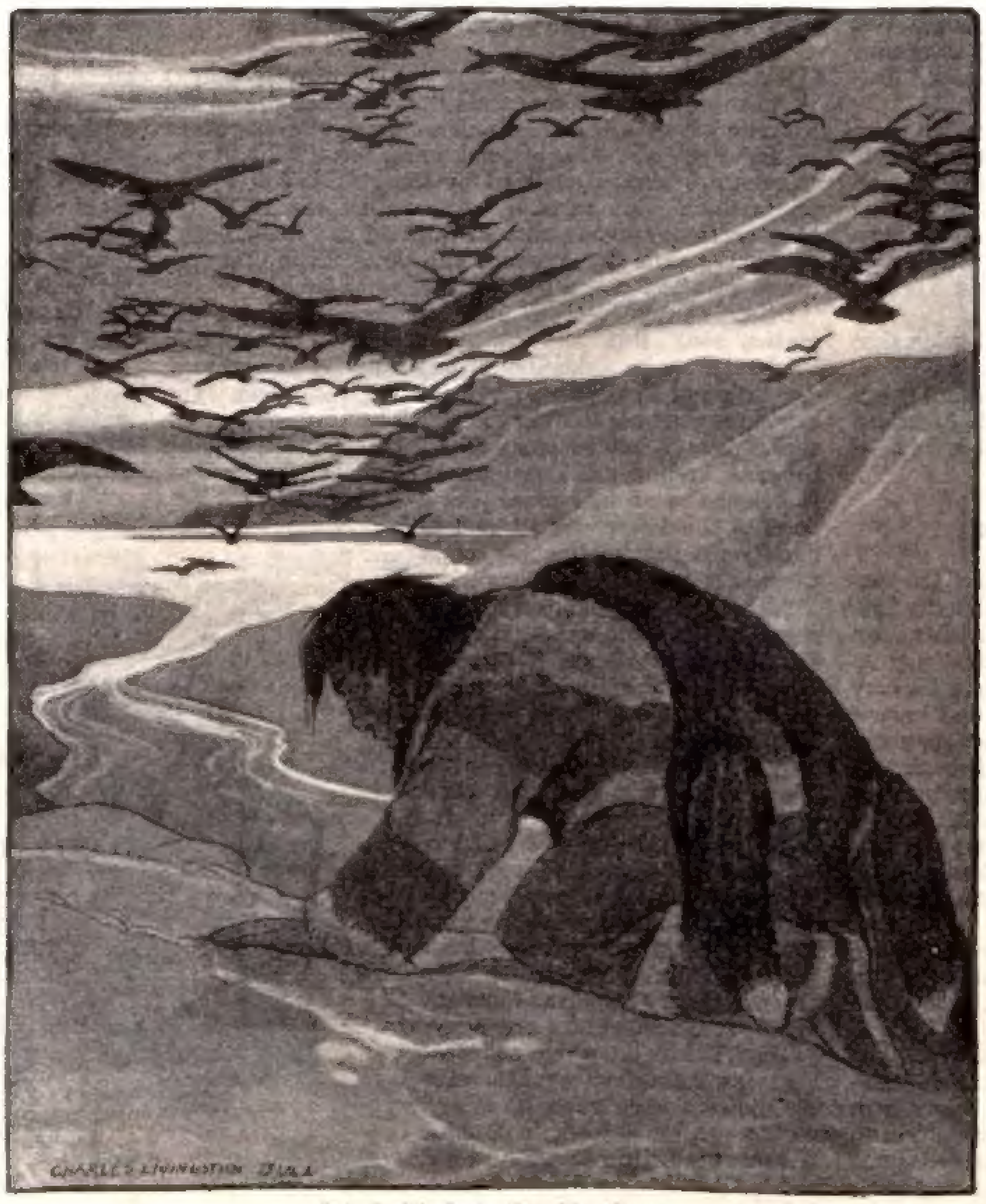
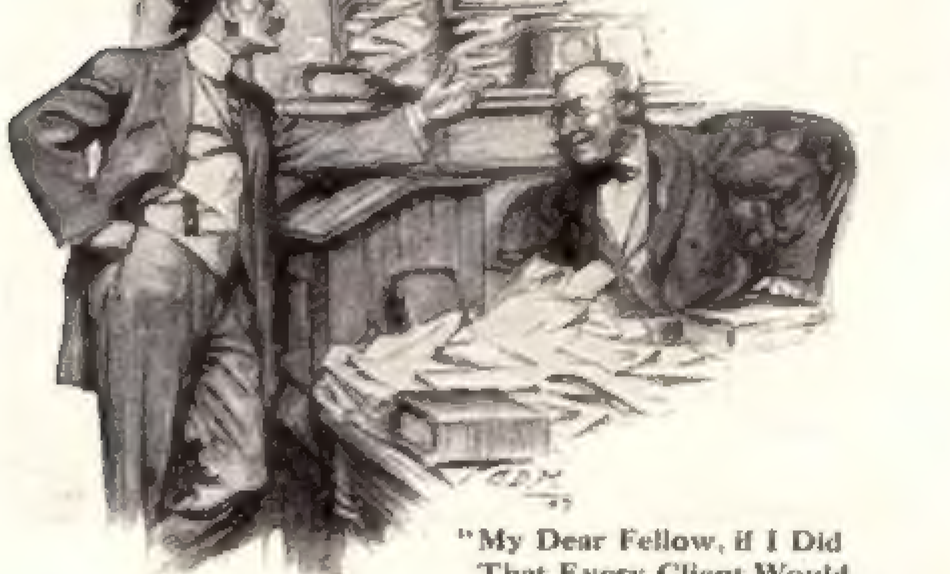


It is So My Lady Gets Her Furs

How the Englishman Does Business—By James H. Collins

Some Humors and Excellences of the Ways of London Offices

ILLUSTRATED BY CHARLES D. MITCHELL



"My Dear Fellow, if I Did That Every Client Would Leave Me To-Morrow"

WHY does the Yankee in London look with pity and impatience upon the business methods of his British cousin?

Because he can't help it. Because, no matter where he turns, from costering to finance, he sees things being done with a sedateness, a reverence for tradition and a disregard for economy in labor or detail that make him desire to reform the whole British commercial fabric at once. Everywhere the pallid "clark" upon his high stool. Everywhere the pewter ink-pot. The Yankee's letter of credit is on a great international banking house. He finds its main counting-room spread over half a block. Not a typewriter in the place. Not a modern office appliance. On the shelf where he signs his draft are a steel pen and goose-quill, side by side. This bank has thirty branches in London. But it requires two days to furnish a bit of New York exchange.

He wishes to telephone, and is shown to an instrument with a crank and ear-piece unlike anything he has ever seen. It resembles a Yankee pencil-sharpener—and he learns that it often works like one. This morning he found the London papers full of wonder at American civilization because it could permit Philadelphia telephone interests to abolish the word "please" in their service, with a gross saving of 900,000 "pleases" daily. But London Central blackguards him for saying "fifty-nine hundred Battersea," when he should have said "five-nine-double-aught."

The Yankee feels sorry for his English cousin, and would be out of patience with him were the latter not such a kindly fellow. And yet, the Englishman isn't at all wrong. He is merely conducting English business on English lines, whereas the Yankee has been making a peck of trouble for himself every day by trying to do business in London as he would do it in New York or Chicago.

The bank referred to clears through an institution that uses two hundred American adding machines. The London agent for these contrivances would tell him that this is a larger number than can be found in any single American business house. Why? Because English business is big—very big. And quiet—exasperatingly quiet.

English Dread of Yankee Hustle

HE SHOULDN'T have telephoned. Wait until the year 1911, when the British post-office has rebuilt the lines everywhere with American apparatus. Until then, use the post-office telegraph—sixpence from London 'way up to Hoy, in the far Orkney Islands. Or the mails. He may write to a man in Liverpool after breakfast and have a reply the same day by bedtime—depending on the man. This is why a Londoner, however patient at his bank, will not forgive neglect of a business letter, nor an appointment.

All British business is done by appointment. Where one is to call, and whom one is to receive, are laid out a week ahead in his diary—so much time allotted to each engagement. You are on hand to the minute, talk ten minutes, and give place to the next caller.

As a result of this system, the Londoner comes down later and goes home earlier than business men in any American city, perhaps, except New York, where the appointment system has also been long in use.

The Englishman transacts business very deliberately.

One of the American concerns manufacturing card-index and office appliances has a growing business in London, with a large showroom. At its home office, in Boston, there is also a showroom, and a large trade is done with business men who come in, look over stock and order on sight.

"By Jove!" says the American purchaser, "just the thing I need. Get it around to my office this afternoon."

In London the company also sells to Englishmen, who grow enthusiastic upon seeing labor-saving devices. But the enthusiasm and the sale are further apart. There is not the slightest chance of bringing them together. After the Englishman has warmed up to a new appliance he chills again and goes away to think it over. This concern lost many sales until it learned how to handle them by the simple expedient of sending a salesman around to Englishmen about three days after to take the order. The more enthusiastic he gets, the longer he needs to think it over.

An Englishman is mortally afraid of the quality that he calls "Yankee hustle." His ideas on this subject are queer. He thinks it means working at high pressure, and that it reaches its highest development in the Yankee who runs for a car. He comes home with stories of American business men who ignore their appointments, rush about the streets looking for one another, and talk shop between acts at the play. If he hasn't been to America, his conception of Yankee hustle is probably embodied in the "Do it now" sign. He never tires of telling about the hustling Yankee chap who hung "Do it now" signs all about the bally old shop, such a blessed lot of them you never saw, and then put his feet up on his desk, 'pon me word, and did nothing! This type of Englishman cannot rid himself of the belief that the Yankee regards "Do it now" as a prime-mover. Whereas with us it is rather an effect than a cause—an axiom spread around originally, perhaps, by some big Yankee executive who was in the habit of doing it yesterday, to guide subordinates who were likely not to get it done until to-morrow.

English Parodies on American Axioms

THE Englishman is importing our commercial axioms now—and mighty humorous stuff they become on the Atlantic voyage. Our terse philosophy on the delights of getting busy, the value of persistence, the infallibility of success, are always qualified by the British editor who prints them. He carefully removes all the zip! He counsels the business youth of England to "Do it now," and at the same time reminds him that "Happy the man whose wish and care a few paternal acres bound."

Other Yankee methods and appliances are being imported, too. But very slowly. In five or ten years England may be a country of opportunity. The young generation of Englishmen has a new aggressiveness. The Scotchman presses in from the North as never before. A typical Scotch face encountered in London affairs has the thinness, keenness and earnestness of the entering wedge. It belongs to an individual who delights in the Yankee, because the latter will sit and talk business with him unashamed past midnight—something that few Englishmen will do.

"I've lived with him five days now," said a Scot, speaking of his English roommate on a steamer, "and a fine young chap—a rare talker. But I don't know yet what his line may be."

There was a stone quarry in the West of England that had come down several generations in the same family. The founder had employed about one hundred men. His son employed no more, nor his grandson. But two great-grandsons came from the universities three years ago and took charge. To-day that quarry employs a thousand men. It embodies the new spirit.

The Yankee, knowing not what lies below the surface, would accelerate matters with a few kicks and pushes. After a week in London he finds the Briton's problem easy, and the Briton himself plain as print. When he has lived there five years, however, he not only finds matters not so simple, but has been known to outdo the Englishman himself in conservatism. It is said, for instance, that the manager for an American insurance company, in London that long, now carefully writes his reply in pencil on the back of each letter, and sends it to a clerk to be copied in longhand.

A newly-arrived American put some legal matters in the hands of one of the ablest corporation attorneys—a famous "city man." For weeks he had occasion to visit the latter's chambers, climbing several dark flights of stairs in a dark alley. A worn shred of carpet on the floor. A huge table strewn with valuable documents, gathering dust and soot. More stored in tin boxes, with never a thought of fire. A maze of partitions, high desks, high stools, and a dozen of those London "clarks" who seem to be cheaper than any labor-saving contrivance.

"See here," protested the American one day, "a man of your ability knows better than this. Throw out that old table, clean up, buy a civilized rug and some modern files, and store those papers where they'll at least be kept tidy."

The attorney laughed.

"My dear fellow, if I did that every client would leave me to-morrow. Why, they'd fawncy I'd gone into some shady bit of stock-jobbing! Only the Jews do such things."

The British Merchant's Inherited Handicaps

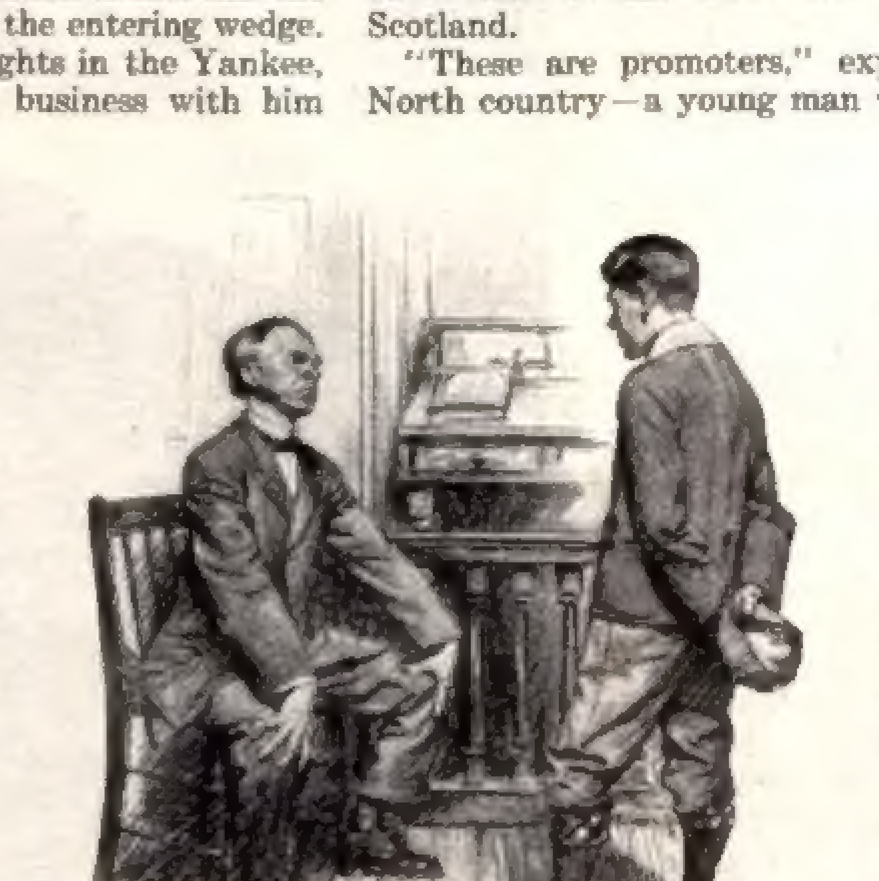
A STORY is told of an attorney who, more rash, actually installed a typewriter. His first letter to a client brought an alarming reply: "My dear sir, if you cannot take time to write me personally when I communicate with you I shall have to be engaging another solicitor. I cannot permit every clerk in your chambers to know my affairs."

The Bankers' Clearing House, in London, deals with bankers. Hence, it may safely install computing machines. The banks, however, deal with a clientele very different from the pushing business men who make up the mass of American depositors. Instead, their depositors are largely an elder generation. They look to banks to safeguard investments and collect dividends. And they insist that the goose-quill be found beside the modern steel pen. The latter is concession enough to a thoughtless generation without such abominations as typewriters.

Only in a few of the older cities of our own Atlantic coast will an American be able to realize how a business house handed down through three generations can be hampered in policy and operation by its very past. For our business is all new. Nine out of every ten houses in the United Kingdom are hampered by generations now dead and gone.

In the Scotch distilling trade, for instance, there has been remarkable aggression the past ten years. Scotch-and-soda has been introduced all over the world. One or two names in this trade are widely known—outside of Scotland.

"These are promoters," explained a distiller in the North country—a young man who is now conducting, as aggressively as he can, a business founded by his grandfather. "They started with nothing—not even hampered by a distillery. The gentleman who made the largest success once worked here for my father. Now *we* are tied up all over the Kingdom by trade agreements, discounts, divisions of territory, all arranged by the Pater or *his* Pater. Regular heirlooms, you know. We should like to advertise our product in Yankee fashion. But we don't sell direct anywhere, and it would be making money to put into other people's pockets. Why, we sell at third hand in some places. One of these promoters who developed foreign



An English Employer Hires a Boy Because He Can Show Who His Great-Grandfather Was trade by advertising actually gets goods made here in our plant. But we don't sell it to him. He buys it of a man who buys it of another man who comes to us."

Occasionally a new generation comes and cuts such a Gordian knot of trade alliances. More often, however, the first or second generation has made so much money that the third abandons trade and the business is sold or wound up.

It has been said that the Englishman works that he may play, while the Yankee plays that he may work. The epigram holds much truth.

While at his shop the Englishman transacts nothing but business, by appointment. He wants to be finished. The Londoner is a clock-watcher, and hates the thought of Monday morning. His heart is in his country estate and his family. For this reason he sharply condenses his transactions, and omits hundreds of details that the Yankee works out lovingly. Thus, it is entirely true, as Americans of some experience in London assure new arrivals—and as the latter are seldom willing to believe—that a man may get through several times as much business during a year in the British metropolis as in New York, and have twice or thrice as much leisure.

Little Social Life in British Business

THERE is little social life in British business, and this the Yankee misses most of all. No business clubs where every one in wool, hardware, chemicals or publishing lunches at midday, meets every one else in that trade, and gets all the gossip. The Briton dines at his regular club, where business is strictly tabooed. Personality plays a smaller part in business—where an American house often permits department managers to sign their names in correspondence, the English business letter is usually signed by the "Manager for the Company." Our countless commercial organizations, with their great dinners and notable speakers, are just beginning to be understood in England. With us, of course, business is the one general interest. Over there it must give place to half a dozen other general interests, social, artistic, political, and likewise compete with a hundred little hobbies. So a man is expected to leave his shop in the city.

Put His Feet on His Desk, 'Pon Me Word, and Did Nothing

An excellent English couple, staying at a London hotel, formed an acquaintance with an American. The last thing the American did in parting was to hand to Mrs. John Bull his business card instead of the ordinary visiting-card. This breach of usage puzzled her for several days. The matter was not cleared up until another American explained that his business card was undoubtedly the only sort our compatriot possessed.

The Englishman condenses his business, gives it the cut direct, and sometimes turns and vilifies it roundly. And still he is bound up with details to a much greater degree than we are, because he will *not* delegate authority. Ask him to decide to-day, and he smiles: "Ah, yes, you are a newly-arrived American!" With us, initiative is cultivated. Our executive is always looking for a man who can do his own work. Our office-boy is encouraged to make suggestions. But, in England, initiative is still generally regarded as impertinence, and if the office-boy came down with a suggestion for improving methods he would not only be discharged, but his employer might consider it a work of public service to keep that boy out of other houses and force him to emigrate to Canada. Under such conditions it is but natural that subordinates should be intent chiefly on sitting squarely upon three-legged stools and keeping their thoughts to themselves.

An Englishman admires the initiative in American business. Nothing so transforms him as a visit to this country. He goes back with a complaint that his own understrappers lack this vital spark. As a matter of fact, however, they respond very readily to coaching under an American manager. Initiative is not lacking, but the art of cultivating it and trusting it with burdens is.

An English employer hires a boy because he can show who his great-grandfather was. He promotes him steadily by a seniority system until the top of a department is reached. He puts him in charge of this, and watches him from day to day, and interferes in every detail. The first year that department fails to pay out goes its head.

A Yankee hires a boy because he has a clean spark in his eye, puts him through torsion, compression and breaking-strain tests, gives him full charge of a department, all the weight of his credit, and lets him alone up to the annual report of net earnings. There may be a falling off as compared with last year. Well, he isn't going to throw away all that experience. So they go into the matter together, find out where the money was lost, and next year concentrate energy on the weak point.

An American with a growing business in New York found it necessary to establish a London branch. The latter grew. He had to visit it once every year. It grew more, and he went yearly. It grew still more, and eventually he was spending weeks on the ocean back and forth.

Every time he got back to his New York business he found that some subordinate had pried a bit of it loose, taken it away and made it the basis of a business for himself. In the end this happened so many times that the New York house had to be wound up and attention concentrated on the London one. In London, however, the business remained much as he left it, neither growing nor decreasing while he was away, and with all the subordinates in their same old places each time he returned. More than three years passed before one of the latter had the hardihood to chip off a tiny corner of the London establishment and set up independently, and, when the matter was looked into, it was found that the Englishman who did this had had experience in America.

An Englishman seems to consider that his business has reached the ideal stage when it is efficient but wholly impersonal. He wouldn't wish to have it intrude on others. Consequently he misses some of the finest phases of our business atmosphere.

There is a certain house in New York that has an internal telephone exchange with perhaps twenty-five branch instruments. Each of these communicates with somebody in authority in that house. Each of these somebodies has relations with twenty-five, fifty or a hundred customers, to say nothing of relatives and friends. Altogether there must be more than 2000 persons in the city who are likely to call that house up at any moment. The girl who sits at that telephone exchange has perhaps never seen twenty of these 2000 persons. But she knows every one of them by voice, and also knows whom he usually asks for, and probably whether his relation with that person is a commercial or a friendly one. If Mr. J. Pierpont Morgan had ever called up a person in that establishment as many as six times, she might not know that he was *the* Mr. Morgan. But she would classify him as *a* Mr. Morgan, and if the financier went around the world in his yacht and was gone two years, and suddenly popped into New York again and called up that concern, this young lady would greet him immediately and unhesitatingly with:

A Telephone Girl Who is a Real Asset

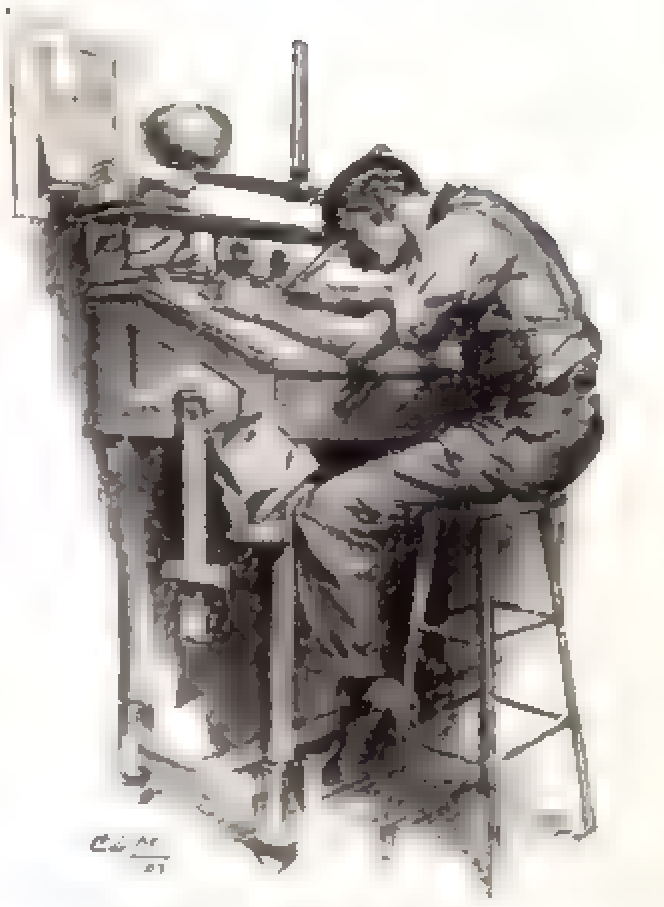
"OH, THIS is Mr. Morgan, isn't it? And you want to talk with Mr. Ben B.? I'll switch you right on his wire."

It took five years to train this girl. But she was worth it, for an American never grows too great or too busy to be susceptible to such consideration. She is an asset in that business.

An Englishman demands similar attention in personal service. He expects, when he turns over in bed and sighs in the morning, that the maid in the hotel corridor will set down his jug of shaving-water outside the door. But he hasn't learned to refine his business in the same way. If a telephone girl said to him: "Ho, yus-you're Mister Morgan," he would straightway infer that she had wormed out a lot of his secret discounts.

At the End of a Week He Will Run After Street Cars that He Doesn't Want at All

It is the same with the typewriter. The London typist is a stolid, inefficient creature compared with the keen Yankee girls who serve busy American executives, and are not only confidential secretaries, guardians of the chief's secrets and his privacy, but literally snatch away from him details that he might not perceive can be carried out by subordinates. They handle not only his correspondence, but also manage his appointments, make his luncheon engagements and buy his railway tickets. Under a relation that would hardly be comprehended in England, they ofttimes keep up for him at the office a complete wardrobe, and with three words of direction will take the detail of letting his wife know he is bringing some one home to dinner, 'phoning the chauffeur to be at the door at five-thirty, and blowing him up a bit for being late the night before.


Everywhere the Pallid "Clark" Upon His High Stool

The English typist, good soul, is chiefly concerned with punctuation and capitalization, and dares be concerned with little else. She is quite up to her opportunities. One sharp shock comes to the American in England when he sees an order given her, accompanied by an imperious snap of the fingers. It is clear that this is done only by *some* Englishmen. But a Yankee's fists close in spite of himself when he runs up against this habit the first time. And he never grows so accustomed to it that he ceases to speculate upon what might happen to anybody who did that to an office-boy at home.

The More Subordinates the Better

IN CONTRAST, however, this is the place to speak of the English employer's loyalty to his employees, and also to point out the distinction that the word "employee" is seldom used, but that a man's subordinates in business are called "servants." From the greatest railways to the humblest private business there is a disposition to give places to as many subordinates as possible, and a truly paternal system of promotions by seniority, of keeping a man or woman as long as it is possible for them to work, and then pensioning them off. It obtains as universally through commercial affairs as in English governmental service. One characteristic of the typical English business house is that it will be overmanned.

Something else the Yankee misses after a time. Not immediately, perhaps. But one morning the question suddenly flashes upon him:

"Where is the business woman?"

And echo answers: "Yep, that's so—where!"

Occasionally the British magazine, when it wants a really up-to-date feature with a streak of yellow in it, prints the portraits of the half-dozen peeresses who have embarked in trade. There is Lady Auckland with a furniture shop, and the Countess of Essex with a laundry (an American girl, to begin with), the Countess of Limerick, who has gone into trade for philanthropic purposes, and so forth. In his heart the London editor probably considers this symposium altogether devilish. But the typical American business woman, with her grasp of detail, her independence, her clean, frank glance into one's eyes, and her clean, direct way of analyzing a proposition in a moment and pointing out its weaknesses—*she* will not be found to any extent in London. In fact, when one comes to think of it, the only person standing for her at all was Miss Sally Brass, in the Old Curiosity Shop. And she came to a horrible end.

Will the Englishman ever be, in business, like us? In some respects he is becoming so, and, rather strangely, his government seems to lead in Yankee notions. It was predicted that the staid Foreign Office would have trouble when modern files and real live typists were added in Downing Street. No woman could keep a secret! What would become of diplomacy? But the reform has been a success. Scotland Yard actually woke up not long ago and began giving photographs of criminals and their handwriting to the press.

There is the question, too, of whether we are not becoming somewhat like the Englishman. Our big man's art collection and our little

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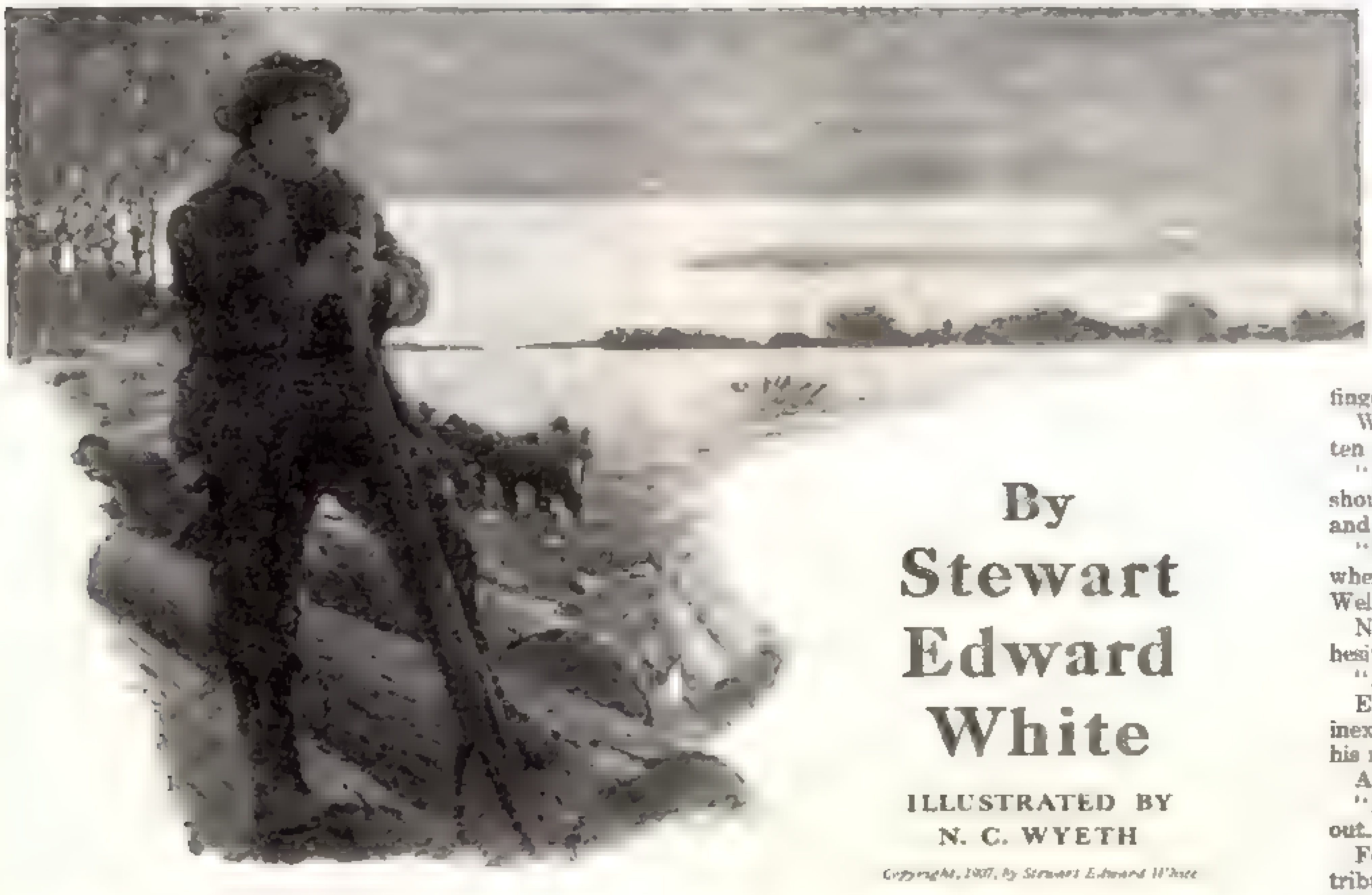
THE BRACE-GAME



By Stewart Edward White

ILLUSTRATED BY
N. C. WYETH

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FOR more than a month John Orde and his crew of lumber-jacks had been working on the drive as only rivermen can work. The eight-hour-a-day innovation had not yet found its way into the backwoods. Fourteen and sixteen hours constituted a day's work for a real man.

Several bad jams relieved the monotony. Three dams had to be sluiced through. Problems of mechanics arose to be solved on the spot: problems that an older civilization would have attacked deliberately and with due respect for the seriousness of the situation and the dignity of engineering. Orde solved them by a rough-and-ready, but very effective, rule of thumb. He built and abandoned structures which would have furnished opportunity for a winter's discussion to some committees, just as, earlier in the work, the loggers had built through a rough country some hundreds of miles of road better than railroad grade, solid in foundation and smooth as a turnpike, the quarter of which would have occupied the average county board of supervisors for five years.

And while he was at it, Orde kept his men busy and satisfied. Your white-water birler is not an easy citizen to handle. Yet never once did the boss appear hurried or flustered. Always he wandered about, his hands in his pockets, chewing a twig, his round, wind-reddened face puckered humorously, his blue eyes twinkling, his square, burly form lazily relaxed. He seemed to meet his men almost solely on the plane of good-natured chaffing. Yet the work was done, and done efficiently; and Orde was the man responsible.

The drive of which Orde had charge was to be delivered at the booms of Morrison and Daly, a mile or so above the city of Redding. Redding was a thriving place of about thirty thousand inhabitants, situated on a long rapids some forty miles from Lake Michigan. The water-power developed from the rapids explained Redding's existence. Most of the logs floated down the river were carried through to the village at the lake coast, where, strung up the river for eight or ten miles, stood a dozen or so big sawmills, with concomitant booms, yards and wharves. Morrison and Daly, however, had built a saw and planing mill at Redding, where they supplied most of the local trade and that of the surrounding countryside.

The drive, then, was due to break up as soon as the logs should be safely impounded.

The last camp was made some six or eight miles above the mill. From that point a good proportion of the rivermen, eager for a taste of the town, tramped away down the road, to return early in the morning, more or less drunk, but faithful to their job. One or two did not return.

Among the revelers was the cook, Charley, commonly called the doctor. The rivermen early worked off the effects of their rather wild spree, and turned up at noon chipper as larks. Not so the cook. He moped about disconsolately all day, and in the evening, after his work had been finished, he looked so much like a chicken with the pip that Orde's attention was attracted.

"Got that dark-brown taste, Charley?" he inquired.

The cook mournfully shook his head.

"Large head? Let's feel your pulse. Stick out your tongue, sonny."

"I ain't been drinking, I tell you!" growled Charley.

"Drinking!" expostulated Orde, horrified. "Of course not! I hope none of *my* boys ever take a drink! But that lemon-pop didn't agree with your stomach, now did it, Charley?"

"I tell you I only had two glasses of beer!" cried Charley, goaded, "and I can prove it by Johnny Challan."

Orde turned to the pink-cheeked, embarrassed young boy thus designated.

"How many glasses did Johnny Challan have?" he inquired.

"He didn't drink none to speak of," corroborated the boy.

"Then why this joyless demeanor?" begged Orde.

Charley grumbled, fiercely inarticulate; but Johnny Challan spoke up with a chuckle of enjoyment:

"He got 'bunked.'"

"Tell us!" cried Orde delightedly.

"It was down at McNeil's place," explained Johnny Challan, encouraged by the interest of his audience. "They was a couple of sports there who throwed out three cards on the table and bet you couldn't pick the jack. They showed you where the jack was before they throwed, and it surely looked like a picnic. But it wasn't."

"Three-card monte," said Newmark.

"How much?" asked Simms.

"About fifty dollars," replied the boy.

Orde turned on the disgruntled cook.

"And you had fifty in your turkey camping with this outfit of hard citizens!" he cried. "You ought to lose it."

Johnny Challan was explaining to his companions exactly how the game was played.

"It's a case of keep your eye on the card, I should think," said big Tim Nolan. "If you've got a quick-enough eye to see him flip the card around you ought to be able to pick her."

"That's what this sport said," agreed Challan. "'Your eye ag'in my hand,' says he."

"Well, I'd like to take a try at her," mused Tim.

But at this point Newmark broke into the discussion.

"Have you a pack of cards?" he asked in his dry, incisive manner.

Newmark, a young city lawyer in search of health in the woods, had joined Orde and his men a few weeks before, and, being interested in the work of the lumbermen, had continued on in the capacity of what might be called a supercargo.

Somebody rummaged in a turkey and produced the remains of an old deck.

"I don't believe this is a full deck," said he; "and I think they's part of two decks in it."

"I only want three," assured Newmark, reaching his hand for the pack.

The men crowded around close, those in front squatting, those behind looking over their shoulders.

Newmark cleared a cracker-box of drying socks and drew it to him.

"These three are the cards," he said, speaking rapidly. "There is the jack of hearts. I pass my hands, so. Pick the jack, one of you," he challenged, leaning back from the cracker-box on which lay the three cards, back up. "Any of you," he urged. "You, North."

Thus directly singled out, the foreman leaned forward, and rather hesitatingly laid a blunt forefinger on one of the bits of pasteboard.

Without a word Newmark turned it over. It was the ten of spades.

"Let me try," interposed Tim Nolan, pressing his big shoulders forward. "I bet I know which it was that time, and I bet I can pick her next time."

"Oh, yes, you *bet*," shrugged Newmark, "and that's where the three-card-monte men get you fellows every time. Well, pick it," said he, again deftly flipping the cards.

Nolan, who had watched keenly, indicated one, without hesitation. Again it proved to be the ten of spades.

"Anybody else ambitious?" inquired Newmark.

Everybody was ambitious; and the young man, with inexhaustible patience, threw out the cards, the corners of his mouth twitching sardonically at each wrong guess.

At length he called a halt.

"By this time I'd have had all your money," he pointed out. "Now, I'll pick the jack."

For the last time he made his swift passes and distributed the cards. Then, without disturbing the three on the cracker-box, he held before their eyes the jack of hearts.

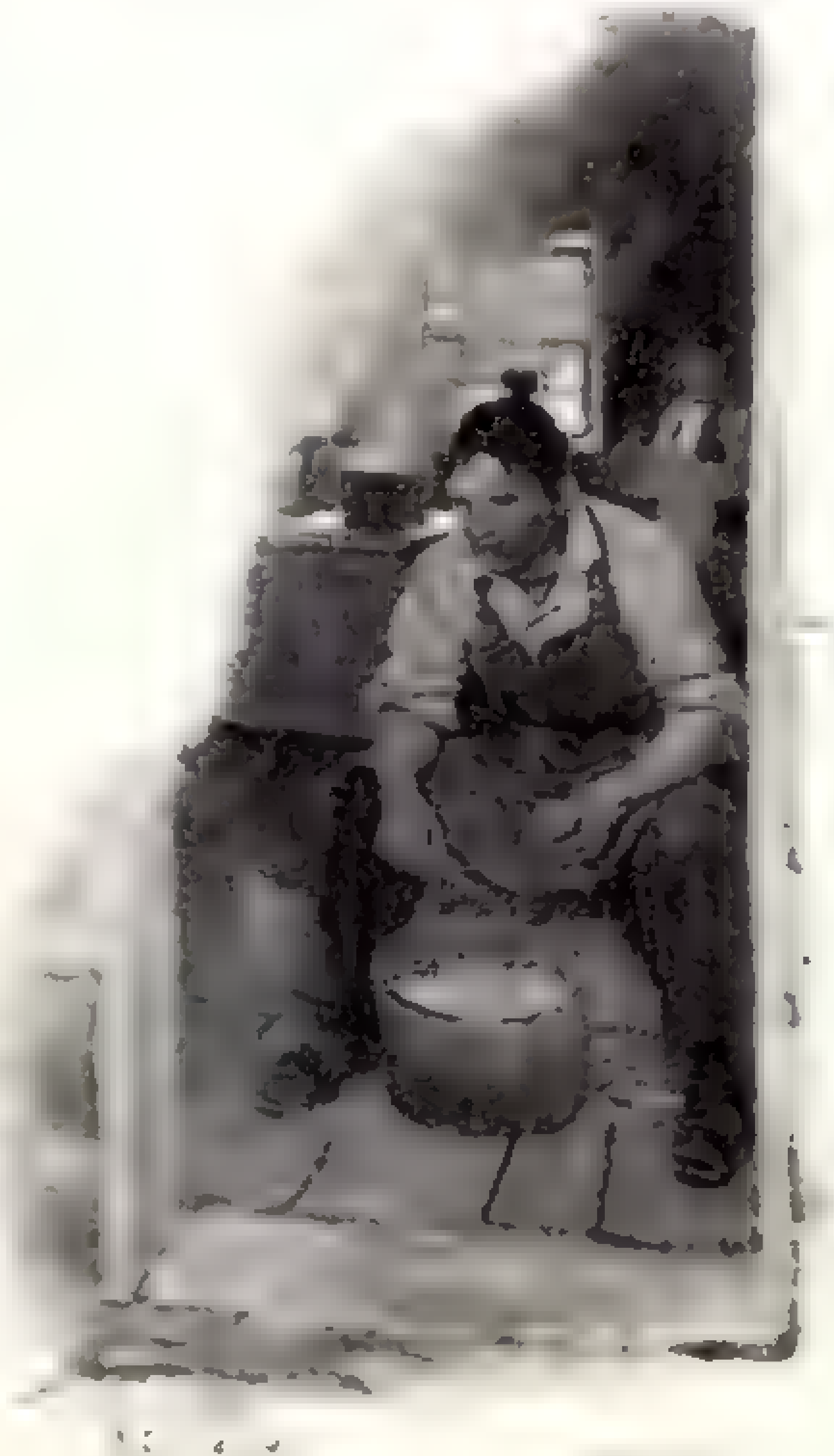
An exclamation broke from the interested group. Tim Nolan, who was the nearest, leaned forward and turned over the three on the board. They were the eight of diamonds and two tens of spades.

"That's how the thing is worked, nine times out of ten," announced Newmark. "Once in a while you'll run against a straight game, but not often."

"But you showed us the jack every time before you throwed them!" puzzled Johnny Simms.

"Sleight of hand," explained Newmark. "The simplest kind of palming."

"Well, Charley," said big Tim, "looks to me as if you had just about as much chance as a snowball in Hades."



The Doctor

"Where'd you get on to doing all that, Newmark?" inquired North. "You ain't a tin-horn yourself?"

Newmark laughed briefly. "Not I," said he. "I learned a lot of those tricks from a traveling magician in college."

During this demonstration Orde had sat well in the background, his chin propped on his hand, watching intently all that was going on. After the comment and exclamations following the exposure of the method had subsided, he spoke.

"Boys," said he, "how game are you to get Charley's money back—and then some?"

"Try us," returned big Tim.

"This game's at McNeil's, and McNeil's is a tough hole," warned Orde. "Maybe everything will go peaceful, and maybe not. And you boys that go with me have got to keep sober. There isn't going to be any row unless I say so; and I'm not taking any contract to handle a lot of drunken river-hogs as well as go against a game."

"All right," agreed Nolan; "I'm with you."

The thirty or so men of the rear crew then in camp signified their intention to stay by the procession.

"You can't make those sharps disgorge," counseled Newmark. "At the first look of trouble they will light out. They have it all fixed. Force won't do you much good—and may get some of you shot."

"I'm not going to use force," denied Orde; "I'm just going to play their game. But I bet *I* can make it go. Only I sort of want the moral support of the boys."

"I tell you you *can't* win!" cried Newmark disgustedly. "It's a brace-game, pure and simple."

"I don't know about its being pure," replied Orde drolly, "but it's simple enough if you know how to make the wheels go 'round. How is it, boys; will you back my play?"

And such was their confidence that, in face of Newmark's demonstration, they said they would.

After the men had been paid off, perhaps a dozen of them hung around the yards awaiting evening and the rendezvous named by Orde. The rest drifted away full of good intentions, but did not show up again. Orde himself was busy up to the last moment, but finally stamped out of the office just as the boarding-house bell rang for supper. He surveyed what remained of his old crew and grinned.

"Well, boys, ready for trouble?" he greeted them. "Come on."

They set out up the long reach of Water Street, their steel calks biting deep into the pitted boardwalks.

For nearly a mile the street was flanked solely by lumber yards, small mills and factories. Then came a strip of unimproved land, followed immediately by the wooden, ramshackle structures of Hell's Half-Mile.

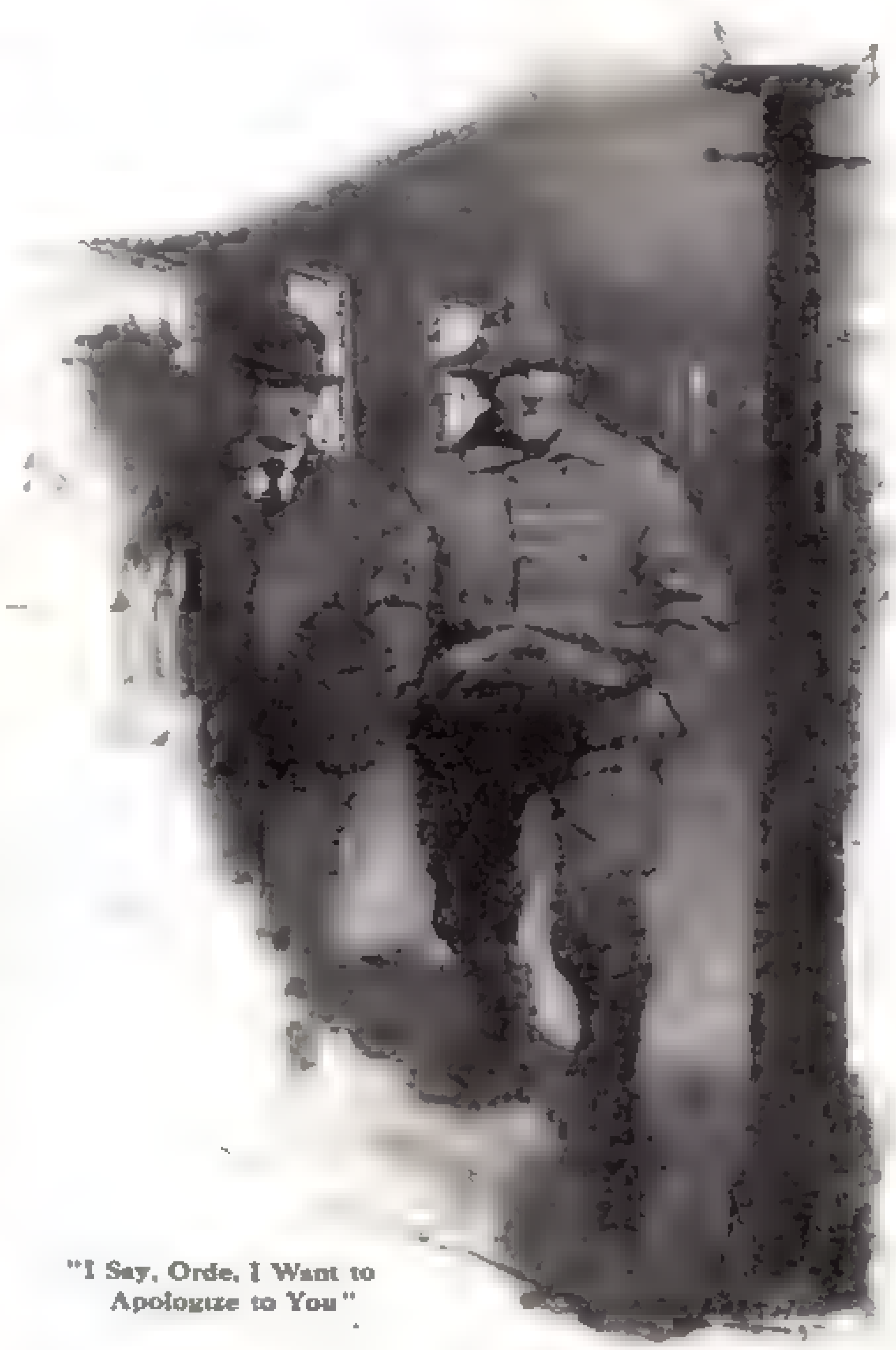
In the old days every town of any size had its Hell's Half-Mile, or the equivalent. Saginaw boasted of its Catacombs; Muskegon, Alpena, Port Huron, Ludington had their "Pens," "White Rows," "River Streets," "Kilyubbin," and so forth. They supported row upon row of saloons, alike stuffy and squalid; gambling hells of all sorts; refreshment "parlors," where drinks were served by dozens of pretty waiter girls, and huge dance-halls.

The proprietors of these places were a bold and unscrupulous lot. In their every-day business they had to deal with the most dangerous rough-and-tumble fighters this country has ever known; with men bubbling over with the joy of life, ready for quarrel if quarrel also spelled fun; drinking deep, and heavy-handed and fearless in their cups. But each of these rivermen had two or three hundred dollars to "blow" as soon as possible. The pickings were good. Men got rich very quickly at this business. And there existed this great advantage in favor of the divekeeper—nobody cared what happened to a riverman. You could pound him over the head with a lead pipe, or drug his drink, or choke him to insensibility, or rob him and throw him out into the street, or even drop him tidily through a trap door into the river, flowing conveniently beneath. Nobody bothered; unless, of course, the affair was so bungled as to become public. The police knew enough to stay away when the drive hit town. They would have been annihilated if they had not. The only fly in the divekeeper's ointment was that the riverman would fight back.

And fight back he did, until from one end of his street to the other he had left the battered evidences of his skill as a warrior. His constant heavy lifting made him as hard as nails and as strong as a horse; the continual demand on his agility in riding the logs kept him active and prevented him from becoming muscle-bound; in his wild heart was not the least trace of fear of anything that walked, crawled or flew. And he was as tireless as machinery, and apparently as indifferent to punishment as a man cast in iron.

Add to this a happy and complete disregard of consequences—to himself or others—of anything he did, and, in his own words, he was a "hard man to nick."

As yet the season was too early for much joy along Hell's Half-Mile. Orde's little crew, and the forty or fifty men of the drive that had preceded him, constituted the rank and file at that moment in town. A little later, when all the drives on the river should be in, and those of its tributaries, and the men still lingering at the woods camps, at least five hundred woods-weary men would be turned loose. Then Hell's Half-Mile would awaken in earnest from its hibernation. The lights would blaze from day to day. From its opened windows would blare the music, the cries of men and women, the shuffle of feet, the noise of fighting, the shrieks of wild laughter, curses deep and frank and unashamed, songs broken and interrupted. Crews of men, arms locked, would surge up and down the narrow sidewalks, their little felt hats cocked one side, their heads back, their fearless eyes challenging the devil and all his works—and getting the challenge accepted. Girls would flit across the lit windows like shadows before flames, or stand in the doorways hailing the men jovially by name. And every few moments, above the roar of this wild inferno, would sound the sudden crash and the dull blows of combat. Only, never was heard the bark of the pistol. The fighting was fierce, and it included kicking with the sharp steel boot-calks, biting and gouging; but it barred knives and firearms. And when Hell's Half-Mile was thus in full eruption the citizens of Redding stayed away from Water Street after dark. "Drive's in," said they, and had business elsewhere. And the next group of rivermen, hurrying toward the fun, broke into an eager dog-trot. "Taking the old town apart to-night," they told each other. "Let's get in the game."



"I Say, Orde, I Want to Apologize to You"

To-night, however, the street was comparatively quiet. The saloons were of modified illumination. In many of them men stood drinking, but in a sociable, rather than a hilarious, mood. Old friends of the two drives were getting together for a friendly glass. The barkeepers were listlessly wiping the bars. The waitresses gossiped with each other and yawned behind their hands. From several doorways Orde's little compact group was accosted by the burly saloonkeeps.

"Hullo, boys," said they invariably. "Glad to see you back. Come in and have a drink on me."

Well these men knew that one free drink would mean a dozen paid for. But the rivermen merely shook their heads.

"Huh!" sneered one of the girls, "them's no river-jacks! Them's just off the hay-trail, I bet."

But even this time-honored and generally effective taunt was ignored.

In the middle of the third block Orde wheeled sharp to the left down a dark and dangerous-looking alley. Another turn to the right brought him into a very narrow street. Facing this street stood a three-story wooden structure, into which led a high-arched entrance up a broad half-flight of wooden steps. This was McNeil's.

As Orde and his men turned into the narrow street a figure detached itself from the shadow and approached. Orde uttered an exclamation.

"You here, Newmark?" he cried.

"Yes," replied that young man; "I want to see this through."

"With those clothes!" marveled Orde. "It's a wonder some of these thugs haven't held you up long ago! I'll get Johnny here to go back with you to the main street."

"No," argued Newmark, "I want to go in with you."

"It's dangerous," explained Orde. "You're likely to get slugged."

"I can stand it if you can," returned Newmark.

"I doubt it," said Orde grimly. "However, it's your funeral. Come on, if you want to."

McNeil's lower story was given over entirely to drinking. A bar ran down all one side of the room. Dozens of little tables occupied the floor. Waiter girls were prepared to serve drinks at these latter—and to share in them, at a commission. The second floor was a theatre, and the third a dance-hall. Beneath the building were still viler depths. From this basement the riverman and the shanty boy generally graduated penniless, and perhaps unconscious, to the street. Now, your lumber-jack did not customarily arrive at this stage without more or less lively doings *en route;* therefore McNeil's maintained a force of fighters. They were burly, sodden men, in striking contrast to the clean-cut, clear-eyed rivermen, but strong in their experience and their discipline. To be sure, they might not last quite as long as their antagonists could—a whisky training is not conducive to long wind—but they always lasted plenty long enough. Sandbags and brass knuckles helped some; ruthless singleness of purpose counted, and team work finished the job. At times the storm rose high, but up to now McNeil had always ridden it.

Orde and his men entered the lower hall, as though sauntering in without definite aim. Perhaps a score of men were in the room. Two tables of cards were under way, with a great deal of noisy card-slapping that proclaimed the game merely friendly. Eight or ten others wandered about idly, chaffing loudly with the girls, pausing to overlook the card games; glancing with purposeless curiosity at the gamblers sitting quietly behind their various lay-outs. It was a dull evening.

Orde wandered about with the rest, a wide, good-natured smile on his face.

"Start your little ball to rolling for that," he instructed the roulette man, tossing down a bill. "Dropped again," he lamented humorously; "can't seem to have any luck."

He drifted on to the crap game.

"Throw us the little bones, pardner," he said. "I'll go you a five on it."

He lost here, and so found himself at the table presided over by the three-card-monte men. The rest of his party, who had, according to instructions, scattered about the place, now began quietly to gravitate in his direction.

"What kind of a lay-out is this?" inquired Orde.

The dealer held up the three cards face out.

"What kind of an eye have you got, bub?" he asked.

"Oh, I don't know. A pretty fair eye. Why?"

"Do you think you could pick out the jack when I throw them out like this?" asked the dealer.

"Sure. She's that one."

"Well," exclaimed the gambler with a pretense of disgust. "Blamed if you didn't! I'll bet you five dollars you can't do it again."

"Take you," replied Orde. "Put up your five."

Again Orde was permitted to pick the jack.

"You've got the best eye that's been in this place since I got here," claimed the dealer admiringly. "Here, Dennis," said he to his partner, "try if you can fool this fellow."

Dennis obligingly took the cards, threw them and lost. By this time the men, augmented by the idlers not busy with the card games, had drawn close.

"Sail into 'em, bub," encouraged one.

Whether it was that the gamblers, expert in the reading of a man's mood and intentions, sensed the fact that Orde might be led to plunge, or whether, more simply, they were using him as a capper to draw the crowd into their game, it would be difficult to say; but twice more they bungled the throw and permitted him to win.

Newmark plucked him at the sleeve.

"You're twenty dollars ahead," he muttered. "Quit it. I never saw anybody beat this game that much before."

Orde merely shrugged him off with an appearance of growing excitement, while an habitué of the place, probably one of the hired fighters, growled into Newmark's ear.

"Shut up, you dude," warned this man. "Keep out of what ain't none of your business."

"What limit do you put on this game, anyway?" Orde leaned forward, his eyes alight.

The two gamblers spoke swiftly apart.

"How much do you want to bet?" asked one.

"Would you stand for five hundred dollars?" asked Orde.

(Concluded on Page 27)

THE NEW REPORTER

And How He Views the Doings at the Capitol

The Democratic Candidates are — William Jennings Bryan

THIS city is still whirligigging over the few pointed remarks Mr. Justice Brewer made in New York some time ago about the President playing hide-and-seek with the Presidential nomination for another term. When the statesmen have nothing else to do, which is almost all the time now that they have all introduced their bills for currency reform, they get together and ask one another: "Well, what do you think of that soak Justice Brewer gave the President?"

They all think the same thing, and that is, that the Honorable Justice let off a Roman candle at the exact moment when there were no other fireworks going, and he had the Stygian darkness all to himself for the proper display of his pyrotechnics. At the White House there was nothing to say about the episode, but the general opinion is that if the President had been jotting down on paper the points from which attack like that was likely to come, he never would have thought to include the Supreme Court of the United States in the list. It is quite likely that the Justice spoke for himself alone, although most of the other justices, with the exception of Mr. Moody, are probably of the same opinion. However, it astonished all the President's friends and the President himself to have Brewer, J., come marching to the front at that particular occasion, and it gave a lot of the third-term boomers pause.

When the President Stumped Spooner

NOBODY was surprised when former Senator Spooner came along the next night and made his talk. Spooner never did like the President, although the President availed himself of Spooner's legal ability many times when Spooner was in public life. The Spooner speech brought out a story that has been told with much glee in the story-telling haunts of the statesmen.

When the railroad rate regulation bill fight was at its hottest the President sent for Spooner one day and said: "Senator, I wish you would tell me why it is certain features of my rate regulation program are opposed so vehemently by the constitutional lawyers in Congress."

Spooner was stumped, for he was opposing features of the proposed law himself. "Why, Mr. President," he asked, "what do you mean?"

The President explained at length. He pointed out that the Senate held there were many grave constitutional defects in the law, and that there was a general attitude of opposition. He asked Spooner, again, to give him his opinion of the legal phase of the whole matter.

"My dear Mr. President," Spooner said finally, "it is not in my province to advise you on matters of this kind. You have great lawyers in your Cabinet. They are the men to advise you. Why do you not consult Mr. Root, Mr. Taft and Mr. Bonaparte?"

"I have," complained the President; "but they do not agree with me."

Honorable C. J. Bonaparte of the Perpetual Smile

From all I have been able to learn, the halo that sat above the imperial brow of the Honorable Charles J. Bonaparte, of Baltimore, once Secretary of the Navy and now Attorney-General, has been removed by the course of events. Bonaparte had a tremendous local reputation before he went into the Cabinet, as a reformer, and all that, and he seemed just the President's sort of a man. He came across to Washington with a perpetual smile — it seemed — and a determination to do great things. A cog slipped somewhere, for the story now is that he is continually overruled and continually left out of legal proceedings that he should, by rights, have in his control, and, while the Administration does not desire to hurry him, the delights of life on his country place near Baltimore have been mentioned pleasantly in several quarters and wonder expressed that he does not prefer that kind of an existence to the grind of official duties.

"Bonaparte," said a man who knows him, when talking of the Attorney-General the other day, "is a curious fellow. He would rather make a clever remark than win a case in the United States Supreme Court."

"Well," asked a bystander, "why doesn't he?"

Next to the financial situation, for which there are as many panaceas as there are statesmen in Congress, to say nothing of a few hundred contributed by outsiders who have the welfare of the country at heart, the main topic of conversation is whether the President will be nominated for President again. There isn't a man here who does not concede he can get the nomination if he wants it, but there are two sharply-defined opinions as to whether he will take it. His friends say there is nothing in his statement of election night in 1904 that prohibits him from accepting in the case of a great national emergency, which they claim will be on tap at convention time, and his enemies say there is no possible chance that he will stultify himself by breaking his word, voluntarily given.

Guessing Where the President Stands

THEY argue over this proposition for hours at a time and get nowhere. The President isn't saying anything for publication, but it is pretty well understood that his position is that he intends to control the convention and compel it to nominate the man he selects, whether that man is himself or somebody else. That is what he is fighting for, and that is the way the fight will line up when all the contestants get out in the open. There is a strong opinion here that, at the proper time, the President will burn more political Greek fire than was ever before set off at once in the political history of the world. He is too wise to make any announcement at a time when it will give his opponents a chance to concentrate in opposition. Like the expert politician he is, he is keeping everybody up in the air, and the chances are that everybody will stay in the ambient atmosphere for some little time.

The Taft Boom as Flat as if He Had Sat on It

Those who are opposed to his nomination seized on the semi-official statement sent out from the White House that Federal officeholders had been forbidden to go to the National Convention either as delegates for or to work for the President's nomination. They thought that held out a glimmer of hope. Still, they have overlooked one feature of this order which should have appealed to anybody who has ever played politics anywhere. There is a vast difference between ordering Federal officeholders not to go to the convention as Roosevelt delegates or to work for Roosevelt, and ordering them not to go at all. If the gentlemanly tax-eaters who have Federal jobs had been told to stay at home there would have been some reason for the jubilation of the anti-third termers, as they call themselves. Federal officeholders are exceedingly human, and the law of self-preservation is one of their chiefest concerns. Being human, how could they help joining in a Roosevelt demonstration in the convention, if one should be brought about? What could happen to them if they did? What could happen if they organized one, when on the ground, three or four hundred strong, as delegates? They couldn't all be fired. Moreover, they would stand a good chance of retaining their jobs for four years more. With the Federal officeholders at home such unforeseen contingencies could not occur.

Meantime, the third-term boomers are rushing in and out of the White House, running wildly around in circles and shouting at the tops of their voices that it must and shall be did. I found out one thing before I had been here very long, and that is that the relative importance of a statesman depends on how many other statesmen are in the same zone of thought with him. Things are dull in Washington during a Congressional recess. The correspondents must have copy for their papers, and almost any little two-by-four citizen who comes along with opinions can get them in print. A good many of the little ones have discovered this, too, and they get on the job early and enjoy the heavenly delight of seeing themselves paraded in the papers as having said a few momentous words on this or that. When the real ones get here the little ones haven't a chance.

That is why the Honorable Zip Jones, of Pokomoke, finds himself grabbed by a gang of hungry reporters when he drifts in before Congress meets and why he is asked, gravely, what he thinks of this and that topic of national interest. The Honorable Zip puffs up like a pouter pigeon when he sees himself in print next morning, and does not realize, until after the men arrive whose opinions are worth something, and he tries to be interviewed again, that, on the previous occasion, he was not enlightening the world, but was merely filling space.

It is a rude awakening to most of them. There was the Representative from one of the upper districts of our State, a dub with a hallmark on him. He came in the middle of November. On the night of his arrival he was the only statesman in the lobby of the Willard Hotel Result: several interviews with him on all sorts of questions, from the elimination of "In God We Trust" from the new gold piece to the proper way to eat a soft-boiled egg. He sent clippings back home and went down and bought himself a new plug hat. When the real leaders began to arrive nobody spoke to him on any topic. He went through the first weeks of the session without his name appearing anywhere in print except once in the Congressional Record, when, in company with 387 others, the awe-inspiring fact was set down that he had been sworn in.

He sought out one of the correspondents who had interviewed him when he first arrived. "Why is it," he asked, "that I am so completely ignored now, when a fortnight ago my opinions were so eagerly sought? Who is at the bottom of this conspiracy of silence against me?"

"My dear sir," replied the correspondent, "what would you think of the intelligence of a body of men who would use a popgun to shoot with when there were twelve-inch rifles at hand?"

Judge Bolus, the new Representative from our district, confided in me to-day that, in his opinion, Speaker Cannon is wedded too much to precedent to recognize real talent in a legislative way. "I had thought when I first came," said the Judge, "of taking a place on Ways and Means or Appropriations, as it seemed to me that, on either or both of these great committees, I could best serve my constituents and give the House the benefit of my legal abilities. However, when I considered the matter, and decided that the financial situation is the crisis calling for immediate and active work and the highest degree of statesmanship, I told the Speaker I would not press my claims for those committees, but would be content with a leading place on the Committee on Banking and Currency."

The Blindness of Speaker Cannon

"I HAD then in mind my currency reform bill which I have since put into form, and which provides, as you may remember, for the issuing of one billion dollars in paper money, the issuing of one billion dollars' worth of United States bonds and the holding of the bonds by the Treasury to secure the money. I have since been informed that the Speaker has decided to place me fourth on the Committee on Ventilation and Acoustics, which consists of four Republicans and three Democrats. I deeply regret this blindness on the Speaker's part, and shall organize a protest at the first available opportunity."

"What does the Committee on Ventilation and Acoustics have to do?" I asked the Judge.

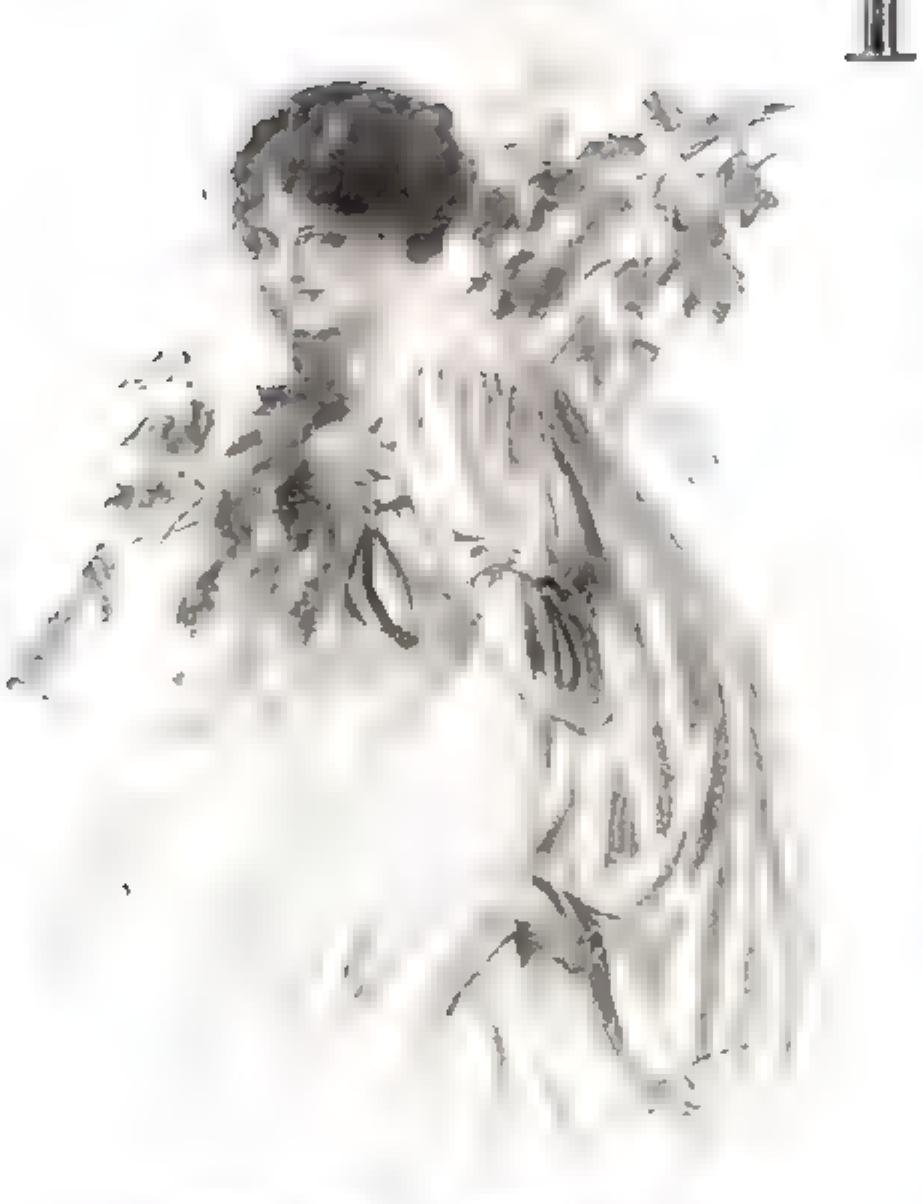
"I have not been able to discover, as yet," he replied; "although I have no doubt it has some important functions, as the Speaker assured me mine was a place of great responsibility. I have made diligent inquiry and have not

(Concluded on Page 86)

The Invisible Marquis of Gallantreve

By ROBERT BARR

ILLUSTRATED BY EDMUND FREDERICK



She Reminded Him of a Painting by Watteau

II

IT WAS not as a dust-covered tramp that Maurice Armelin appeared the second time before the ancient gatehouse, but in the newest creation of a Parisian automobile factory, the machine driven by a smart chauffeur, attired in the Gallantreve livery. The wrought-iron gates were thrown open, and the noiseless car glided up the avenue, and swung around to a precise stop in front of the château steps. Armelin presented his card to the footman, and asked audience with Monsieur Maillot.

"Monsieur Maillot," said the menial, with polite surprise, "has been dead this year and a half."

"Dead?" echoed his astonished enemy. "I did not know that. Who, then, fought the action in Paris?"

"It was his daughter, Mademoiselle Maillot. But we think little of the action in Paris, Monsieur," said the servant with quite superior scorn. "Mademoiselle agrees with the verdict, but she will buy the estate from the Marquis de Gallantreve."

"Oh, indeed. Well, as I represent the Marquis de Gallantreve, perhaps Mademoiselle would be good enough to receive me."

Maurice Armelin was shown into a drawing-room, and, being left alone there, smiled to think what sublime confidence rich people showed in the ability of unlimited wealth to accomplish whatever they wished. Buy the estate? She might as well speak of buying her way into Heaven. He would not sell a foot of the land for all the wealth of all the ironmasters in Christendom. Josslyn's farm he would give to Josslyn and to Marie Angelique, but love, not wealth, would accomplish that transfer. He pictured to himself the purse-proud old maid, hard daughter of a hard father, who boasted she would buy the estate; and yet that did not coincide with what the lady had said about the verdict. Agreed with it, did she? Well, that was rather a unique attitude for a defeated suitor.

And now there entered to him, with a certain impulsiveness of graceful action, a beautiful girl of eighteen, who advanced swiftly toward him, holding out her hand.

"Ah, Monsieur, you are the young and clever *avocat* who represents Monsieur le Marquis? Monsieur, I am pleased to greet you."

He took the small hand.

"Mademoiselle," he said, "I accept the word 'young,' but disclaim the other adjective. I tried to do my best for my client."

"And you did, and you did! I heard your address to the jury, and it made me weep. You did not know it, but you appeared for both plaintiff and defendant, Monsieur. All you said of that poor, wandering young man's love for this place I myself have felt. I love every foot of this ground. I thought sometimes you were talking for me, instead of against me."

"Ah, Mademoiselle, I had not met you then."

"No," she replied brightly, "and that is what makes it so strange that you should have described my thoughts just as if I had confided in you. There, in noisy, terrible Paris, which frightens me, I closed my eyes while you were speaking, and saw instead the lovely River Rille, so quiet and peaceful. I suppose the Marquis himself told you all about it."

"Yes, Mademoiselle."

"Have you known him all your life?"

"We were boys together."

"Ah, he chose a good interpreter. We thought, with all our array of great men, that we would sweep you into oblivion, but it was David and Goliath over again, wasn't it?"

Maurice laughed a little.

"Mademoiselle, you cover me with confusion."

"Oh, no, I do you but justice. I am your most enthusiastic admirer, and, I assure you, if I had known what was brought out in court, if I had heard your side of the question, I never would have permitted the case to be defended, and I am sure my father would have come to the same conclusion had he been alive."

The young man bowed. He was not quite so confident of the ironmaster's sense of fairness, but he said nothing.

"Has the Marquis returned to Paris?"

"Yes, I am here in his automobile."

"Why did he not come himself?"

"I suppose, Mademoiselle, he thought it better to wait until all preliminaries were arranged by me."

"Ah, yes, I see: until I was turned out," said the girl, resting her elbow on the table and her dimpled chin in her open palm. Her clear, innocent, intense gaze the young man found somewhat disconcerting. He had had no experience with women beyond Marie Angelique.

"Then let us talk business," said the girl with a sigh. "As I suppose you know, I am very rich, and as I told you, I love this old château, and all that belongs to it. I beg you to make Monsieur le Marquis an offer for the domain. I will pay whatever value he sets upon it."

"Mademoiselle, I should be sorry to leave you under any delusions. The Marquis will not part with the property."

"Not for any price?"

"Not for any price, Mademoiselle."

Mademoiselle bent her eyes in silence on the carpet: her bosom rose and fell with an emotion she strove to conceal. Disappointment brought her to the verge of tears. Maurice Armelin clenched his hands nervously together as he looked at her; they two, as it were, alone in the world. At last she glanced up again, having resumed control of her feelings. She smiled rather waveringly, and said:

"Does Monsieur le Marquis not recognize that I have some claim to the Château de Gallantreve?"

"Your claim, Mademoiselle, was settled in the Paris courts."

"Ah, I do not mean that. You may not know, of course, but my mother, whom I am proud to say I resemble very much, was a distant relative of the Gallantreve family. In this château she first met my father. They loved each other and married.

"The house of Gallantreve never recognized her again. She was, according to them, an outcast. Their action I think was cruel. My father it embittered, all because of his love for my mother, but she — she never cared. I remember her very well; I was fourteen when she died. Always a serene, gentle lady, completely happy in her marriage, not once regretting it, for my father, counted harsh by many, never said anything but kind words to her. Oh, dear," cried the girl, springing impulsively to her feet, "I must not talk of this. Come with me, Monsieur, I beg of you; I shall show you something."

She led him through corridors, up the stairs, and into the long portrait gallery; made him stand at a certain point she indicated, then, crossing the floor, turned her profile to him. Above her head hung a beautiful portrait of a lady who had lived in the time of Henry IV.

"There!" cried the girl. "Do you not see a likeness between us?"

"Yes, Mademoiselle; a likeness very flattering to the original of that portrait."

"Oh, Monsieur," she cried in childlike glee, "you are pleased to compliment me! That is very nice of you. I am sure that, if you had been my *avocat*, I should have won my case. But let us keep to business. You say the Marquis will not sell, no matter what I offer?"

"No, Mademoiselle."

"You seem very positive about that."

"I am, because he has confided completely in me. I know his mind as well as he does himself."

"Then I have another plan, but I did not wish to propose that unless he refused obstinately to sell. Shall we talk here, Monsieur, or go back to the drawing-room?"

"If you will take me, Mademoiselle, to whatever room in the château is your own favorite, I should be pleased to see it."

"Oh, of course; I wish I had thought of that myself. You will come to my boudoir on this floor. Madame Durfer is there, but we will send her away. She is my chaperon, you know, but when I talk business I cannot have her bothering about. You will understand, Monsieur, that, as well as being the child of the lady, my mother, I am also my father's daughter, and he was a great business man. You must not forget, Monsieur, that, while I chatter like a young girl with you, I am nevertheless head of one of the largest iron works and cannon foundries in France. I am like Fräulein Krupp in Germany. I have often thought of writing to the Fräulein, and proposing to her that we two form a combination, and if France and Germany ever threatened war against each other we two girls should say, 'No, we won't give you any cannon,' and so stop that nonsense."

Young Armelin laughed.

"An excellent idea," he said.

"Isn't it?" she asked brightly, as she glided by his side; still, for all her boasting of business acumen, she was but a secluded little girl, newly from the convent, unawakened. "Yes, Madame Durfer is rather stupid in matters of business, and I never consult with her, but she is an old dear, nevertheless, and I don't know what I should do without her. She was selected by the Sisters in the convent I attended to be my companion, and has been with me ever since. Here we are, Monsieur! — a circular turret room giving views up and down the valley, and along the front of the château as well."

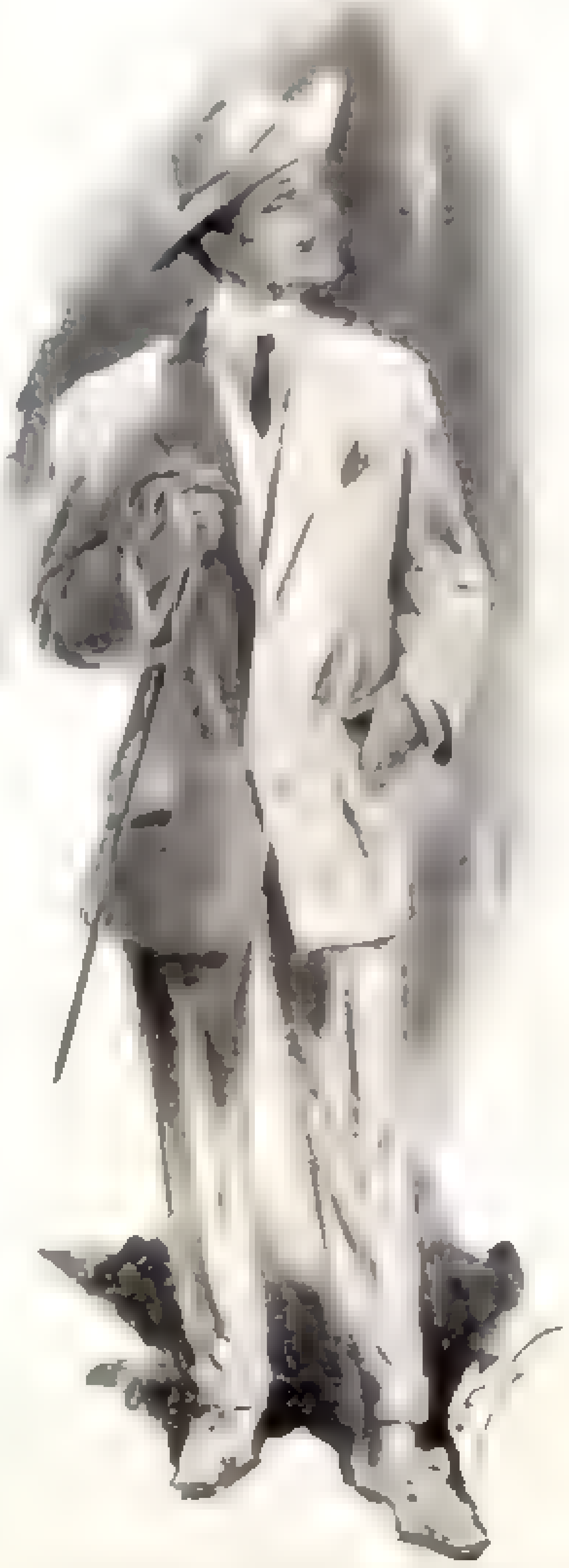
"Ah," he said, with a long breath. This dainty bower was vastly different from the bare room in which he had builded block houses as a neglected lad. The girl thought the exclamation was due to his admiration of the scene from its numerous windows.

"Isn't the view splendid?" she cried. "And yet in your speech to the jury you couldn't have described it better even if you had seen it before."

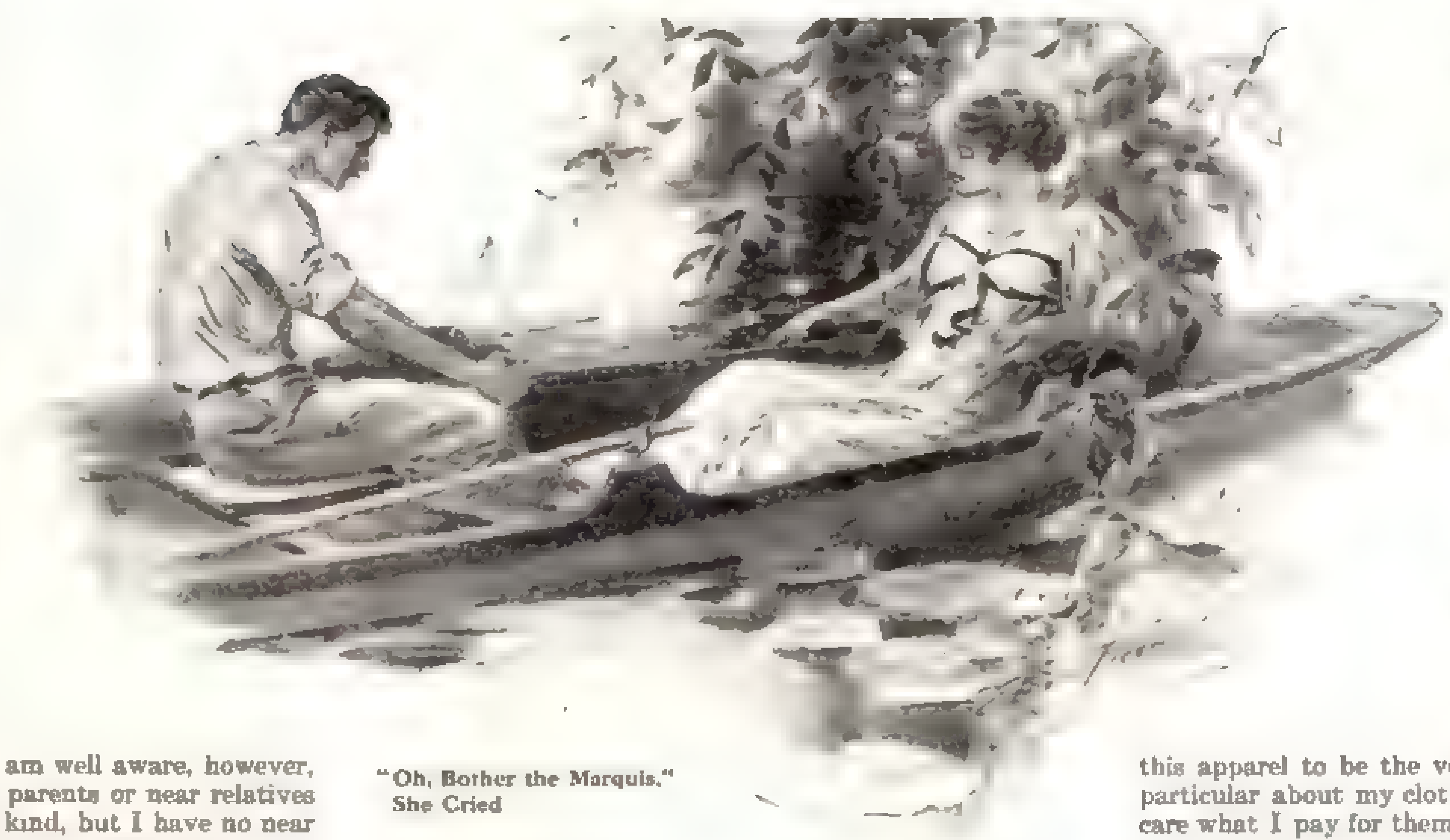
The old woman in an easy-chair had risen.

"Madame Durfer, I introduce you to Monsieur Maurice Armelin, the representative of the Marquis de Gallantreve. We are engaged in a business conference regarding the transfer of this property."

There was unconscious dismissal in the girl's tone, and for the first time Armelin detected a trace of her father. Madame Durfer bowed distantly, gathered up her needlework and withdrew.



No Longer the Formal, Sombrely-Dressed *Avocat* of Paris, but a Young Man of Fashion



"Oh, Bother the Marquis," She Cried

"Now, sit there," cried the girl, with a sigh of relief, and he sank at her words into a very easy chair facing the west. She took a similar seat.

"You see, Monsieur, I must ask your advice."

"But I am adviser to the Marquis de Gallantreve," said the *avocat* with a smile. She arched her brows.

"Daren't you give advice to any one else, then?"

"Oh, yes, the Marquis wouldn't mind. Still, if the problem pertains to the property, it is your own solicitors with whom you should consult. They might resent my interference if they knew of it. They would call it unprofessional."

"My problem is only remotely connected with the property; it is personal, and not a commission I could readily give to my solicitors. I am well aware, however, of the duty that devolves upon parents or near relatives in dealing with a matter of this kind, but I have no near relatives, so I must act for myself, and I must ask you not to betray my confidence to the Marquis of Gallantreve, which might cause me embarrassment in future. I wish you represented me alone, Monsieur."

"I wish I did," fervently assented the interested Armelin.

"I suppose it would be unprofessional if I offered you a larger sum than the Marquis can pay?"

"Oh, I don't know. I might shake off the Marquis, and I should be glad of you for a client when this case is settled."

"I liked you from the first," she said meditatively, gazing out to the westward. "When I saw you, when I heard you speak, you seemed serious and trustworthy. I know my father would have liked you, yes, and my mother, too," she added.

"Mademoiselle, if I was untrustworthy before, I should become trustworthy under your commendation. Be quite frank with me, and I will give you my best advice, Marquis or no Marquis."

"Having, as I have told you, no near relative, I must, as a business woman, take this matter in hand. I therefore empower you to approach the Marquis and tell him that my family makes to him a proposal of marriage between us."

"What is that—what is that?" gasped Maurice Armelin, leaning forward.

The lady turned her serene face from the western window to himself.

"I propose to become the Marquise de Gallantreve, and will settle on my husband a vast fortune."

"But, the saints preserve us, you've never seen him! You do not love him."

Again the girl arched her pretty eyebrows and smiled.

"Love?" she said. "Is it necessary?"

"Well, between man and woman I suppose there is often such a thing as—as—preference? I should not marry a girl I did not love."

"Would you not? I thought a wife always loved her husband, and a husband his wife?"

"Doubtless that is true, but this man—this man may be a hunchback for all you know to the contrary."

"Is he?"

"No, as a matter of fact."

"But it is our custom. A girl, except among the lower orders, has no choice regarding the man she is to marry. He is chosen by her parents or their representatives, and the man does not care, provided her *dot* is sufficiently large. The amount of my *dot*, Monsieur, I shall leave to you. On behalf of the Marquis, Monsieur, you cannot hope for a better offer than mine."

"No, no, I quite perceive that, Mademoiselle."

"Then you will act as intermediary?"

"With pleasure, since it is your wish. I will communicate by telegraph with the Marquis to-night, and shall receive his reply to-morrow morning."

"Oh, thank you, Monsieur. Do you think he will accept?"

"He'd be a fool if he didn't."

"Ah, is that flattery, or is it the money?"

"I wasn't thinking of the money. At what hour may I see you to-morrow?"

"Whenever you receive the telegram, Monsieur. I shall be here all day."

Maurice Armelin rose.

"Must you go?" she asked.

"I think it would be better. I have stopped longer than I meant to."

"May I offer you a room in the château?"

"Thanks very much, but I have already arranged for quarters at Josslyn's farm."

"Ah, then you will be well taken care of. Marie Angelique is a famous housekeeper. You should hear her speak of the young Marquis de Gallantreve. I believe, by the way, that she thought the Marquis was in love with her, and I am quite sure she is in love with him. It nearly made me fall in love merely to listen to her."

"And why should you not, Mademoiselle?"

"Oh, my dear adviser, you know very well it would not be proper for a young girl like me to fall in love with any one. That would be most immodest. You must not say shocking things to me, Monsieur." But her smile took the sting from her reproof.

She accompanied him to the door, and exclaimed at the beauty of the automobile.

"Is that the automobile of the Marquis?"

"Yes."

"How lovely! He must take me out in that—Madame Durfer and me, I mean."

"I make no doubt he will be delighted."

"Please write that telegram very carefully, Monsieur."

"Be assured I shall do my best."

"Au revoir, Monsieur."

"Au revoir, Mademoiselle," and with that the automobile glided down the avenue, while the mistress of the château stood meditating, grown pensive suddenly. And here, indeed, was an unexampled state of things: the victor in the action at law sorry he had won; the defeated glad she had lost.

Armelin sped past Josslyn's farm without stopping, and ran on to a distant town, where he entered a telegraph office and sent a dispatch to himself, in care of Josslyn's farm; then making inquiries, he learned who the fashionable tailor of the town was, and drove thither. The tailor received him with obsequious graciousness, flattered that so evidently fashionable an automobile should draw up at his door. Then his professional eye noted the Parisian cut of the chauffeur's livery, and all at once that eye lighted up, and his obsequiousness perceptibly increased.

"Ah, Monsieur," he said, "those should be the colors of the house of Gallantreve."

"They are."

"The automobile, possibly, belongs to the Marquis?"

"It does."

"Have I, then, the honor of addressing ——"

"Sir, you have the honor of addressing Maurice Armelin, *avocat*, of Paris, who happens at the moment to be in a hurry."

"Will you step inside, sir."

"I may add that the Marquis has kindly lent me his automobile for a special purpose, which is to obtain a suit of clothes in the shortest possible period of time. The costume is to be one for the country, with special inclination toward boating on a small river. The material is to be of white flannel. You understand?"

"Perfectly, Monsieur."

"I shall want everything else to correspond; shoes, stockings, neckties, straw hat, everything; therefore be so good as to send an assistant and gather up whatever is necessary at the best shops where they are sold, and bring them here that I may try them on."

"Certainly, Monsieur."

"I now submit to your discretion for measurement."

When the measurement was completed, Armelin said:

"You will provide a dressing-room ready for me at seven o'clock to-morrow morning."

"Yes, Monsieur."

"And this costume must be quite completed at ten minutes to seven."

"Oh, Monsieur," protested the tailor, "that is impossible."

"Nothing, my dear sir, is impossible, as a man of your age should know by this time. The men will have to work all night; you shall lose sleep in order to superintend; the men will ask double pay—well, you will give them treble. Your own compensation, Monsieur, I leave entirely to yourself. It would be presumption in me to attempt computation of the worth of a man so eminent in his profession as you are."

The tailor bowed almost to the ground.

"It shall be done, Monsieur," he said.

"Of course. Now you understand that I wish this apparel to be the very best of its kind, as I am particular about my clothes, and I don't in the least care what I pay for them. Good-afternoon, sir," and he stepped into the waiting automobile. The tailor gazed after him.

"Mon Dieu!" he cried, "that must be the Marquis himself in spite of his Maurice Armelin. That is the way the Gallantreves lost their money. They never cared what a thing cost!"

The beauty of a good automobile is that it practically abolishes space so far as its owner is concerned. Maurice Armelin had ordered boating flannels at five o'clock, yet sat down to dinner at half-past six at Josslyn's farm fifty miles away, and, between the time of arrival and the meal, he had enjoyed a refreshing swim in the River Rille. All this he could not have done if he had depended on the railway. At eight o'clock next morning he was back at the farm again; no longer the formal, sombrely-dressed *avocat* of Paris, but a young man of fashion, arrayed with a careless elegance that might have given hints on costume to Solomon at that period when he was in all his glory.

Eight A. M. is too early an hour to make a call upon a young lady of position in the land, so Maurice Armelin strolled along the river-path, past the old mill and waterfall, and so to the margin of the lake that was in reality the mill-pond. As he approached the boathouse he stopped suddenly. Some one inside was singing, trilling like a happy bird, with no thought of audience. Maurice determined to retreat, but before he could even turn round the door of the boathouse opened and Mademoiselle stood there, flooded by the rays of the morning sun, looking delightfully fresh and new-made. She was very simply dressed, with collar open at the lovely throat; with glistening ringlets clustering round her shapely head.

"Oh!" she cried, pausing in her exit, and seemingly half-desirous of retreating again, but the nonchalant young man took no more notice than if this were the most ordinary encounter, and he had been invited to attend. The influence of the eastern sun brought a delicate flush upon her fair face.

"Good-morning, Mademoiselle," said Armelin. "Been swimming?"

She laughed a little.

"Yes, I dived under the doors; that is why my hair is so wet," and she shook out her ringlets in a manner so distractingly charming that the young man bent his eyes to the grass lest she should see more in them than he intended.

"Ah," he went on, "I know that trick. Many a hundred times I have done it."

"Not here," she said, stepping forward.

"No not here, of course, but I love to dive under boathouse doors," he ended, somewhat lamely.

She looked upon him with wide-eyed admiration. Here was not the formal, sombrely-clad *avocat*, but an Adonis who looked ten years younger. It flashed upon her that she might hesitate to ask guidance from a youth so plainly belonging to the gay world, so she brought this unexpected meeting at once to a business basis.

"Have you heard from the Marquis this morning?"

"Not this morning, Mademoiselle. I received a telegram last night."

"Really? He is very prompt. What does he say, Monsieur?"

"I will show you his telegram by and by, Mademoiselle. Meanwhile, let me ask a question. Have you breakfasted?"

"Oh, I enjoyed my *petit déjeuner* hours ago. I shall breakfast at eleven, and the pleasure of looking forward to that meal will be enhanced if Monsieur will condescend to be my guest."

She made him a pretty, old-fashioned courtesy that seemed somehow to accord well with the simple gown she wore, and she reminded him of a painting by Watteau that he had seen in the Louvre. He placed his hand on the appropriate part of his white flannel coat, and bowed as perfectly as one of his most accomplished ancestors might have done.

"Mademoiselle, I accept with alacrity and great pleasure. Your invitation gives a touch of perfection to this glorious morning, which I had already thought perfect."

Once more she laughed a little, and then sighed. Really the situation must not get out of hand. This, after all, was a conference relating to practical affairs.

"We shall have much to talk about, you know," she said demurely.

"Undoubtedly."

"Tell me what is the Marquis' decision."

"Ah, the Marquis! I had forgotten him for the moment. Well, Mademoiselle, I think it best to show you his telegram, which will place at your disposal all the information I already possess. As you remarked, we shall have much to talk about, therefore I propose to lower one of the boats." He checked himself. "Ah, I take it for granted that there *is* a boat within."

"There are four of them," she replied.

"Well, we will choose one, and make a voyage up the little river—that is, if the water is deep enough."

"Oh, yes, the mill-pond makes it possible to ascend for five miles; farther if canoe is taken. I shall be delighted to accompany you, Monsieur. Pardon me while I run up to the château and find Madame Durfer."

"Why bring Madame Durfer?"

"Oh, Monsieur, I must take my chaperon with me."

She glanced admiringly at him, and the glance seemed to say: "My dear sir, you are not to-day the solemn *avocat* of yesterday."

"The boat I shall select, Mademoiselle, on this occasion, will hold only two."

"I could not think of it, Monsieur," said the girl breathlessly.

"It is the order of the Marquis, Mademoiselle."

"The order of the Marquis? Does the Marquis de Gallantreve venture to subject me to his orders?"

The young man shrugged his shoulders, it seemed with a gesture of indifference. The lady had drawn herself up with some indignation, and her eyes flashed a look on him that differed from any other he had ever received.

"Really, Mademoiselle, you balk at trifles. If yesterday you proposed to place yourself permanently under the orders of the Marquis, why should you hesitate to obey a command given to-day?"

"A command, Monsieur? I am not one to be commanded."

"Very well, Mademoiselle," said the *avocat* quietly, taking off his hat with a gesture of farewell. "I have the honor to bid you good-morning."

As the young man turned away Mademoiselle impulsively sprang forward and placed her hand on his arm.

"Wait, wait, wait!" she cried. "You are not going to leave me like this?"

"Mademoiselle, what can I do? I represent the Marquis de Gallantreve."

"But you represent me also! You promised yesterday to advise me," she interrupted, speaking rapidly.

"Certainly, but you refuse to take my advice."

"Oh, I don't, I don't. What is your advice, Monsieur?"

"My advice is that you allow me to let down the boat."

"Oh!" She seemed nonplussed, and stood there hesitating. Somehow this did not accord with convent instructions, with the custom of the country.

"You mean that I should go up the river alone with you?"

"Certainly, Mademoiselle. If the Marquis de Gallantreve trusts me with his future wife, why should *you* object."

"True, true. I had not thought of that. You put things very clearly, Monsieur."

"It's my profession, you know."

"Yes, so it is; but Madame Durfer ——"

"Oh, Madame Durfer! Madame Durfer has nothing to do with this. Saints preserve us, if I wished to buy sixteen large cannon from you, would you insist that Madame Durfer should be present during the negotiations?"

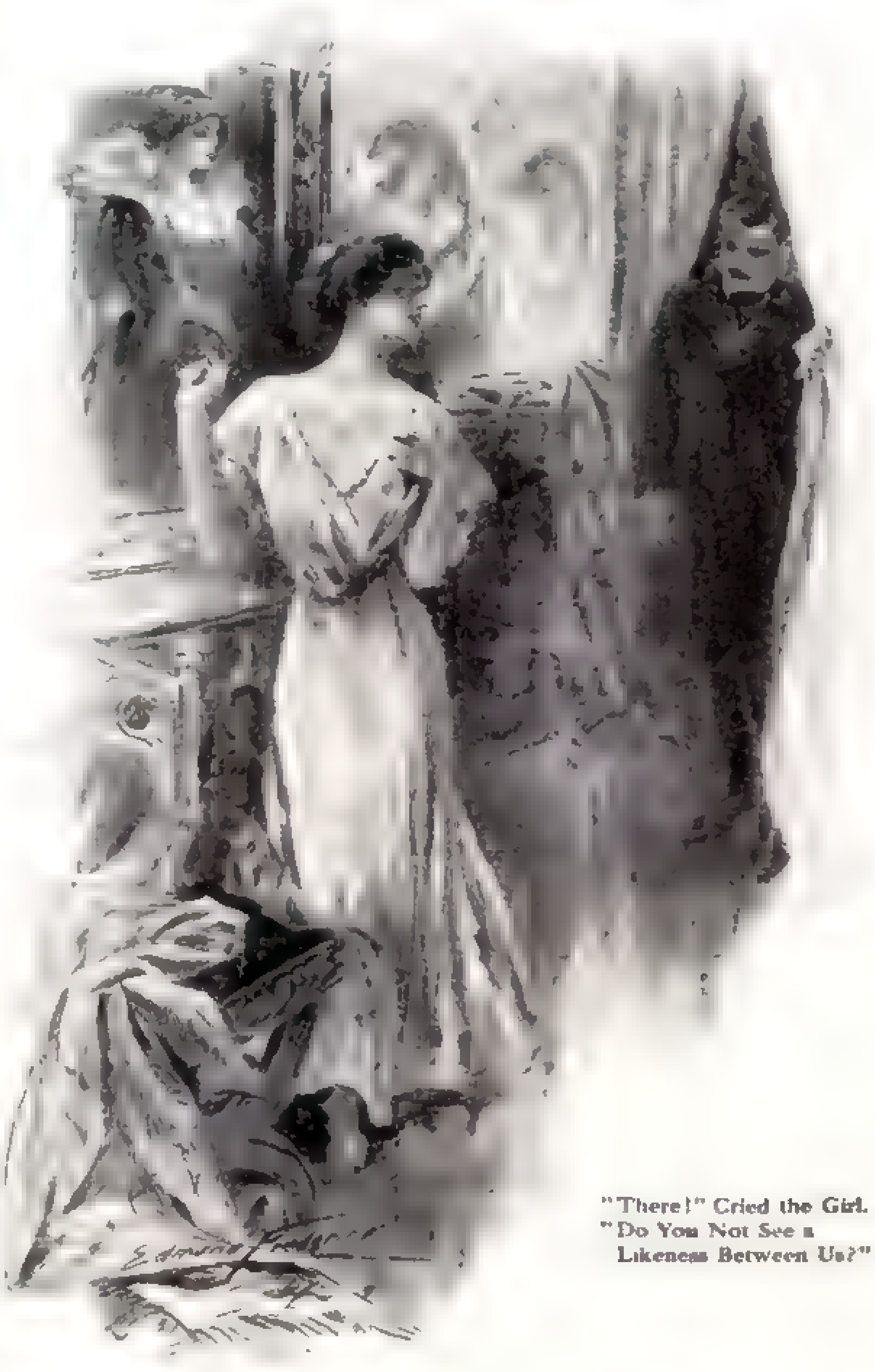
"No, but you would not buy the cannon from me. My business manager would attend to that."

"Of course; I'm merely using an analogy. He would not want Madame Durfer there. What I am desirous of pointing out is that this is entirely an arrangement looking toward the marriage, I representing both parties, as one might say. I must consult with each of them. When the Marquis telegraphs me to see Mademoiselle Maillot alone, and Mademoiselle refuses to see me alone, there is nothing left for me but to return to Paris."

"I see, Monsieur. I have been most unreasonable. Pray forgive me. Shall I summon the servants to get ready the boat?"

"Oh, do not trouble, Mademoiselle; I can manage it without assistance."

The girl stood on the platform and watched him open the wide doors that gave access to the river, then very deftly lower one of the boats into the water. He made a nest of cushions for her comfort, selected a pair of oars, placed them in the rowlocks, and, with one hand holding the craft steady, raised the other to her with a smile. The girl stepped daintily into her place, and a touch of the oars sent the boat far out from under cover. He turned the prow upstream, and rowed with easy, skillful strength. The girl leaned back on her cushions, sometimes looking at him, sometimes watching the ripples made by her slim, trailing fingers in the water. The river narrowed and narrowed; the great château sank out of sight. At last they entered a tunnel of green, subdued light; trees arching overhead; complete silence everywhere. Neither had spoken since they left the boathouse. Maurice deftly drew in his oars, letting the boat progress with its own impetus.



"There!" Cried the Girl. "Do You Not See a Likeness Between Us?"

"Here is the telegram of the Marquis, Mademoiselle."

"Oh," she cried, waking from her reverie, "I had forgotten him."

She did not offer to take the telegram, so he bent forward and placed it on her lap. She took up the message rather listlessly, preparing it for perusal with indolent grace.

Before the reading was finished, however, Mademoiselle was sitting up straight enough, and displeasure was indicated by two or three scarcely perceptible upright lines which marked her smooth forehead just above the nose. The telegram was a long one.

> *To Maurice Armelin, at Josslyn's Farm:*
>
> The proposal interests me, but, as I have given no thought to this matter heretofore, I beg you to act for me. Delay reply for a week at least, and during that time see the lady alone as much as possible. Ask her to show you the beauties of the estate. Discover her faults, if any, and report to me. I shall then do whatever you advise. HENRI.

"You don't seem to be pleased with the communication, Mademoiselle."

"No, I am not. It is such an order as he might send to his bailiff instructing him to choose a horse: kind, gentle and well-broken."

"Which lady is speaking now?"

"Which lady?"

"Yes. You must not forget that you are two persons: one is a guardian, shrewd and businesslike; the other is a prospective fiancée, just out of the convent, knowing nothing of these needful preliminaries. It was to the guardian I gave that telegram."

"Indeed! I fear I shall find this duplicate personality somewhat embarrassing."

"You did not do so yesterday."

"No, I thought it a very simple matter yesterday: but to-day it seems to wear a different complexion. I thought perhaps the Marquis himself might appear."

"Ah, Guardian, you could hardly expect that. It would be rather awkward if at the last he was impelled to refuse. I think it much more delicate on his part to depute the investigations to me."

"Perhaps you are right, and doubtless you have set down in your mental notebook petulance, impatience and, perhaps, injustice, as three bad qualities possessed by the young lady."

"Oh, no, no, no! Again you are mixing things up. The young lady knows nothing about all this. You, as her guardian, I, representing the Marquis, bring our negotiations, let us suppose, to a successful conclusion. Then the swain appears on the scene, is introduced to his inamorata, and from that time forward they are happy together. The petulance, impatience, and so forth, belong to the guardian, not to the Dulcinea. The Marquis and I have no interest in the personal qualities of the guardian."

"I think I understand at last, and if stupidity is to be added to your list, please remember it is to be accredited to the guardian. Down at the boathouse you spoke of your position being difficult, but it is simplicity itself compared with mine."

"Oh, you will soon get used to it. To make your problem easier I shall, with your permission, always address you as 'Guardian' when we are attending to the business side of our conference, and 'Mademoiselle' when I am making the acquaintance of that charming young lady."

"Very well, that is agreed, then; and now will you turn the boat around, Monsieur Armelin? I recognize that the situation requires a little more thought than I have yet given to it. I can think connectedly only in my boudoir, and with your permission, Monsieur, I shall shut myself up there for an hour."

"A very good suggestion, Guardian; but *if* you insist on returning to the château you must walk, for I am going to take the boat farther up the river."

"Walk!" exclaimed the girl with indignation, her eyes ablaze.

"Yes; I suppose you know the way. Mademoiselle and I are going up the river together."

Mademoiselle continued sitting bolt upright for a minute or two, then a smile came to lips and eyes as she reclined back lazily among the cushions, interlacing her fingers behind her head.

"You are a very bewildering person, Monsieur Armelin."

"I have been with your guardian all the morning, and she is sometimes difficult to deal with. She has so bewildered me that it is no wonder you notice the effect. Have I your permission to take you farther up the river?"

"You may take me where you will," answered the girl dreamily, looking at him from under half-shut eyelids.

"And now, Mademoiselle, as this is the first time I have seen you to-day, may I give myself the pleasure of wishing you good-morning."

"Good-morning, Monsieur Armelin."

"I hope, Mademoiselle, you slept well last night."

"Excellently, Monsieur. And you?"

"I regret to say I did not sleep, which was disappointing, for I wished to be very wide-awake to-day, and observant."

"Yes, and observant. What drove sleep from your eyes last night, Monsieur? Thinking of that nice new suit of clothes?"

"How do you know it is new?"

"I judge from appearances only."

(Concluded on Page 29)

THE SATURDAY EVENING POST

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PHILADELPHIA, DECEMBER 14, 1907

¶ Opportunity must be so wide that where we have made one billionaire, we can make a thousand millionaires.

Two Kinds of Mill Profits

CERTAIN complaints that the price of cotton fabrics had been pushed up out of proportion to the increased cost of the raw material were confronted with the convincing fact that the Fall River mills paid their stockholders on an average only eleven per cent. in cash dividends this year.

We notice, however, that one mill, during the year, declared a stock dividend of one hundred per cent., another of sixty-seven per cent., another of fifty per cent., another of thirty-five per cent., another of thirty, another of twenty-five and another of twenty-three per cent., and so on down the line.

Of course, these are only little family matters among the stockholders, and should, perhaps, not be mentioned outside. Yet it seems obvious that, by sufficient liberality in the matter of stock dividends, the cash dividend might have been reduced to only one per cent., from which one could prove that the manufacturers were philanthropically bankrupting themselves.

The Newspapers of To-morrow

THE newspaper of the future, says an eminent librarian, will be the great intellectual and artistic medium. It will be printed on fine paper. Thanks to improved mechanical processes, it will contain the best illustrations, in black and white and in color.

The greatest authors, scientists, scholars will choose it as the vehicle of expression. Indeed, no one will care to read anything else.

With this view we heartily agree—subject to some slight modifications. No matter how mechanical processes may be improved, you cannot materially speed up the human hand and brain.

Mr. Abbey, for example, would not dash from the breakfast-table to make a full-page painting of a fire for the three-o'clock edition, which goes to press at ten-thirty A. M. His dilatory technique would not permit it. President Eliot would not tumble out of bed at half-past eleven to dictate his thought upon higher education for the "bulldog" that must catch the night express. He would require a little time to ponder. Before Mr. Root committed himself to paper concerning a sudden proposition in international law he would like a day, at least, to look up the facts.

In short, with the provision that the newspaper of the future will be published weekly, or, in some cases, monthly, we entirely agree with the librarian's idea that it will be the great vehicle for communicating those pondered, matured, enriched productions of art and scholarship which alone have permanent value.

The Sagebrush Festival

INNUMERABLE things happen continually between the Great Lakes and the Atlantic seaboard, but their general characteristic is dullness. There is an abundance of news, but it is humdrum—a political convention, a bank report, somebody's tiresome speech, a railroad wreck, a legislative investigation, all as like yesterday's happenings as two peas.

But, if the dispatch is dated from that huge brown interval between the Rockies and the Pacific Coast you naturally anticipate something unusual. It may be a new gold field, or the bones of behemoth, or a championship prize-fight, or a big-game adventure, but it is sure to be unusual, someway impressed with the gigantesque effect of that country where areas are measured only in square miles and the cañons would engulf any region of commonplace dimensions.

The latest news is in keeping. Pocatello, Idaho, some time next year is to have a Sagebrush Festival, "to mark," as we read, "the passing of the sage in the new West, the triumph of reclamation by irrigation and the subjugation of the waste places." We read, also, of irrigation projects completed or under way—one hundred and eighty thousand acres to be open to cultivation here, one hundred thousand acres there, eighty thousand elsewhere, and so on.

You cannot tell about that country. From the car-window it looks half unreal. Next time you pass that way they may have shifted the scenes, rolled up some hundred miles of sere plains and spread out grain fields, vegetable gardens and orchards.

The Buggy as a Homemaker

HOME, it appears, consists of a detached dwelling, owned and mortgaged by the occupant, with a whitewashed picket fence around the front yard, a walk bordered by seashells leading to the front door, and a beautiful old elm in front; and this institution is the cornerstone of our civilization.

More and more people live in cities. Very few of them own a home. Most dwell in rented flats. The number so dwelling increases apace. Hence, ever and anon, rises a cry that the home is perishing from our midst and civilization must perish with it.

This view, we think, lacks profundity. If domestic virtue is decaying, the real cause is found in the rapid disappearance of the family horse and buggy. That conveyance infused the citizen's breast with a responsible sense of proprietorship, inspired self-reliance, encouraged individuality. It preserved to the matron, in her marketings and visitings, a sweet and delicate atmosphere of family ties. It became instinct, one might almost say sentient, with intimate family history—the hole in the laprobe that Jimmy burned, the stain on the seat where the pickle-jar tipped over, the dent in the dashboard resulting from Brownie's introduction to the automobile.

People shuttled back and forth in the conglomerate street-car miss this world of tender and binding influence. The citizen, shaken loose from the saving domestic base by much strap-hanging, takes to Socialism and drink. The matron, thrust daily among a horde of perfect strangers and without the steadying discipline of having to get home in time to feed the horse, gads and grows extravagant.

Perhaps you don't believe it. But people who live in cities cannot possibly dwell under country conditions, and you might as well twaddle about it in these terms as in any other.

The Battle of the Bottle

IN CONNECTION with Mr. Harris Dickson's article on the fight for Prohibition in Alabama, we reproduced, duly crediting them to their proper sources, some samples of the literature that was circulated during that campaign. The brewers and liquor dealers take particular exception to the reprinting of an item from the Alabama Citizen, claiming that it is an old and particularly persistent campaign lie. The following letter explains their position:

To the Editor of The Saturday Evening Post:

In a very conspicuous place of THE SATURDAY EVENING POST of November 9, 1907, you quote the following from the Alabama Citizen, viz.:

Our Boys

The following extract is from the speech of one of the officers of the Ohio State Liquor League:

> It will appear from these facts, gentlemen, that the success of our business is dependent largely upon the creation of an appetite for drink. Men who drink liquor, like others, will die, and if there is no new appetite created our counters will be empty, as will be our money drawers. Our children will go hungry, or we must change our business to something more remunerative. The open field for the creation of this appetite is among the boys. After men are grown and their habits are formed they rarely change in this regard. It will be needful, therefore, that missionary work be done among the boys, and I make the suggestion, gentlemen, that nickels expended in treats to the boys now will return in dollars to your tills after the appetites have been formed. Above all things, create appetites.

Here is the full diabolism of the saloon set forth in plain, ungarnished terms that makes a man's blood course more quickly; and, further, it makes it mighty hard for fatherhood to continue patient and temperate in thought and utterance on this temperance question.
—*Alabama Citizen*, October 10, 1906.

In different garb and attributed to different persons, the substance of this abominable falsehood has of late years been circulated in nearly every Prohibition campaign.

Here is the lie in modified form, viz.:

> The thirteenth annual convention of the United States Brewers' Association was held at Atlantic City, New Jersey, June 15, 1899. H. W. Rueter, chairman of the Publication Committee, said: "Winning over the people of all classes of this country to the habitual consumption of malt drinks is the fundamental condition on which the permanent prosperity of our trade depends. The success of our business is dependent largely upon the creation of an appetite for drink. Men who drink, like others, must die, and if there is no new appetite created our counters will be empty, as also our coffers. The open field for the creation of this appetite is AMONG THE BOYS. After men are grown and their habits are formed they rarely ever change in this regard. It will be needful, therefore, that MISSIONARY WORK BE DONE AMONG THE BOYS, and I make the suggestion, gentlemen, that nickels expended in treats to the boys now will return in dollars to your tills after the appetite has been formed. Above all things, CREATE APPETITE."
>
> It does not seem possible that any one other than a representative of Satan could hold and give utterance to such awful views!

In view of this mass of falsehoods, it matters little that the thirteenth convention was *not* held at Atlantic City in the year 1899. The principal fact is that the printed report of the thirteenth convention, like that of every other convention, is open to public inspection, and a copy of it or any of them will cheerfully be placed into the hands of any man desiring to verify our assertion that neither the late Mr. Rueter nor any other member of the association uttered any words that by the most violent stretch of imagination or the most sophistical mode of reasoning could possibly be so distorted as to make them appear identical in substance, sense or purport with the quoted slander.

Now as to the statement, quoted in THE SATURDAY EVENING POST of November 9, 1907, and reproduced here, your kind attention is called to the inclosed affidavits from the president and secretary of the Ohio Liquor League to the effect that the article quoted is "a base, malicious and deliberate falsehood," and that no officer of said League ever made or delivered the remarks contained in it.

It is hoped that your sense of justice, your love of fair-play and your regard for truth will induce you to publish the foregoing in the next number of your influential periodical.

G. THOMANN,
Secretary United States Brewers' Association.
NEW YORK, November 19, 1907.

The affidavits to which Mr. Thomann refers are duly inclosed with his letter.

It is only fair that the liquor men should have an opportunity of presenting this disclaimer, but it is also only fair to Mr. Dickson to emphasize the fact that the item referred to was not a part of his article, but simply a reproduction of an item that was circulated during the recent Alabama campaign.

Holding Cotton for a Rise

PERSONS possessing stocks and bonds, or a speculative equity therein, borrow money upon the securities and withhold them from the market in hope of a rise. Frequently, many of them, being speculatively interested in the same security, form a pool for that purpose.

Under normal conditions about a billion dollars of New York's banking capital is employed in this carrying of stocks and bonds that are held off the market for a rise.

Again, from time to time, cliques of speculators buy, on the exchanges, great quantities of cotton, corn and wheat, borrow money to carry it, and hold it in pleasurable expectation of forcing a rise.

A movement this fall among cotton growers to withhold their product from market in hope of a rise has made some headway. Receipts of the staple at Southern ports in October were half a million bales less than last year, and the lateness of the crop does not wholly account for the decreased marketings.

We have noticed in financial circles expressions of irritation over this movement. The cotton growers, it is charged, are trying to interfere with the law of supply and demand, and only a speculator, it seems, has any right to do that. In withholding their cotton they lock up capital, an immediate effect of which is to prevent speculative owners from withholding stocks.

Why it should be reasonable and virtuous for a speculator to hold an article for a rise, but unreasonable and vicious for a producer to do so, we are unable to understand.

With this thought in mind we wrote, some weeks ago, upon the subject of cotton and finance; but what we fatuously regarded as irony has been taken in pained seriousness by certain of our Southern contemporaries and friends.

This is by way of a belated diagram of the joke.

WHO'S WHO—AND WHY

Serious and Frivolous Facts About the Great and the Near Great

Elihu Root, Secretary of State

The Great Mind

WHEN Elihu Root returned to the Cabinet to be Secretary of State the yellows didn't, but they might have sent out the newsboys to yell: "Wuxtra! Wuxtra! Greatest Intellect in the Country Again in Captivity!" for we have been told so often that said Greatest Intellect is concealed behind E. Root's dome of thought we have come to accept it as true, along with other interesting historical facts, such as the story that George Washington threw a silver dollar across the Potomac, that President Grant smoked forty-seven cigars a day, that Mrs. Abigail Adams hung her wash to dry in the East Room of the White House, that Roosevelt eats hard-boiled eggs for breakfast, and that Daniel Webster was threatened with a souse when he replied to Hayne.

Of course, the question of whose is the Greatest Intellect in the Country never can be definitely settled, for many a fine, merchantable intellect in this broad land of ours has languished and desiccated for want of proper publicity arrangements. Still, when an intellect has been introduced properly, as Mr. Root's has, and headlined, so to speak, it is seemly to accept the popular verdict and conclude that his is, really and truly, the big show. Moreover, Mr. Root is an adept and alert stage manager and feels compelled to live up to his advance notices. Thus the thing is clinched. E. Root's is the Greatest Intellect.

There was that eminent authority on intellects who, when discussing a certain Presidential Cabinet, spoke substantially as follows, as the reporters say when they put into a quarter of a column, a two-hours' oration, over which the speaker has flagellated himself for his last ounce of brains.

"Now, Hay is a great man, and Knox is a great man, and Taft is a great man, but Root—ah, Root——" Supply the superlatives for yourself.

Mr. Root is a modest man; but with all these encomiums flying about it was difficult, nay, impossible, for him to escape noting them. The consequence was he felt it necessary to live up to his celebration, and for several years past has occupied himself almost exclusively in that arduous, if not unpleasant, employment. There never has been a public moment when he was not obsessed by his intellect. It has haunted him day and night officially. There may have been times, in the innermost confines of his inner office, or in the seclusion of his chamber at home, with all doors double locked and all windows darkened, when he has shaken himself free, laid the intellect aside and cavorted after the manner of others who are not eternally compelled to look and be and act wiser than all get-out. There are rumors that, in such times, he writes limericks, and this is one that has passed from hand to hand in the State Department and has been read in dark corners as the outpouring of a soul harassed by its correlative and superhuman intelligence, also by the acute knowledge of some political facts of more or less relevance to conditions appertaining to the aforesaid:

There was a thin statesman named Root,
Who thought he might nineteen-eight suit;
He looked over the ground
And very soon found
That the people would give Root the boot.

No particular credence can be placed in this rumor, nor should any be, for every public man's private life is private until it becomes public—which it generally does—and should always be held as such. Suffice it to say that the logic of the situation makes it seem possible that Mr. Root does unbend occasionally, for no man, not even Root, could always be on the intellectual job with the intensity that the reputation of the Secretary of State in that particular line demands. However—and this is the main point—Mr. Root never misses a cue when he is in public. He knows what is expected of him, and he is an artist in filling specifications.

To this end he has cultivated a cold, thoughtful demeanor and a manner of speaking that leaves the crystal pendants on the chandeliers rimed with frost. Incisive is the word, I think. Cutting, you know, and superior and intellectual. An Ambassador or a Minister, or, sometimes, a mere reporter, goes in to see him. A proposition of vital interest is stated, enthusiastically, perhaps, with a fervor that the circumstances seem to warrant. Mr. Root listens intently. The visitor gets a slight chill after the first sentence. His teeth begin to chatter a bit after the second. At the end of the fourth sentence he is frozen to the marrow and wishing for a fur overcoat. He sees the thermometer dropping, dropping, dropping. Fantastic figures, cold and hoar, begin to form on the window-panes. He stumbles through with the stinging snow cutting his face and the blizzard howling about his ears.

He finishes with a jumble of congealed conversation and the Secretary of State looks up and says: "Ah, indeed!" That's it, you see. Ah, indeed! denotes that hidden resource of wonderful power. Nothing but intellect, and he is putting it all over you, living up to that reputation of his, for it would never do for the G. I. to view anything in other than the cold—oh, very cold—clear light of reason; no emotions, no sympathy, nothing but intellect, as frappéd as the Washington Monument looks on a starlight night when the mercury is about at zero.

And the disconcerting part of it all is that when you are being refrigerated you know that it is a natural process. You realize, dumbly, that the refrigerator has what are vulgarly known as the goods, that he has a license to go as far as he likes, for his press notices have been based on the actual possession of a G. I., not on the mere pretense. It may or may not be a term of high praise to say Mr. Root is the strongest man, mentally, in this Administration. That all depends on how you look at it, but the fact remains that he is, also the other fact that he is not working much lately, except in cementing our friendly relations with the *Carramba* brethren to the south of us, who are all anxious to be cemented, provided we shall guarantee they won't have to pay their debts to perfidious Albion and other nations that have incautiously given them credit.

Alone on the Paths of Glory

WHEN Mr. Root resigned as Secretary of War he thought he would never return to official life. The rewards were small. He could get money in bales in the Metropolis for using his mind in behalf of private clients, when the Government gave it to him only in the most minute packages for even greater exertion. He practiced law. Then came the call. The premiership of the Administration was available. Paths that led to the highest preferment were open. The most prominent pedestrian on these paths had removed all obstructions, including himself.

He came. He returned as Secretary of State. Soon prospecting parties were sent out along the paths of preferment to see if the going was good for E. Root. Would it be possible, in your opinion, without committing yourself, and merely inquiring in a tentative way, leading statesmen and delegate-getters were asked, to send a few unrestricted, unrestrained and untrammeled American citizens from your State to the next Republican National Convention, bound by no pledges, but privately instructed to vote for Elihu Root for President until the cows came home? The answer came back in a burst of strident tones that sounded like a bunch of siren whistles welcoming in the glad New Year. It would be impossible. Not, said the gentlemen addressed—Not on your everlasting new ten-dollar gold piece.

Well, that settled that, and the subsequent proceedings have not interested the Premier much. Man is moulded, to a great extent, by his habitat. Mr. Root's habitat has largely been New York, where the Money Devil dwells. Thus, while he was in entire sympathy with the acts of his Chief in putting the hooks into predatory wealth, he found it expedient to take a little jaunt around South America and to Mexico and elsewhere to assure everybody that, from Miami, Florida, to the South Pole, we love them immensely, but please behave. Just now he is devoting himself almost entirely to diplomacy—a congenial pursuit with no high finance mixed in it.

He is mostly ornamental now, but far be it from any man to say he is not a brilliant ornament. One day we shall see him come bulging to the front, carrying all before him. Let us have a foreign crisis and Elihu Root will be on the spot. Until that time he will sit back and watch the trend of events, calmly, judicially, shedding the cold, clear light of his intellect over us and in thorough sympathy with all that is going on—*poco mas a menas*—as they say in those Southern countries he has taught to love us—*poco mas a menas*—a little more or less.

A Silver Heresy

YEARS ago the Louisville Courier-Journal acquired four hundred Mexican silver dollars in payment of some obligation. The money was put in a canvas bag and thrown into a safe, there being no circulation for Mexican money in Louisville. It is the rule of the office that Marse Henry Watterson, the brilliant editor of the paper, shall have at all times any money he desires from the cashier. One night Marse Henry got into a little game of draw near the office. Things went badly for him. Suddenly he appeared in the counting-room of the paper and asked the clerk in charge for money. There was little money on hand, as the cash had been banked that afternoon and only a small sum left in the till for the business that might come in during the evening.

"There isn't much, Mr. Watterson," said the clerk.

"How much?" inquired Marse Henry.

"Only about twenty or thirty dollars."

"Pshaw," said Marse Henry, "that amounts to nothing. Isn't there anything in the safe?"

"Nothing but four hundred Mexican dollars."

"Well," said Marse Henry, "give me two hundred of those."

The clerk counted the dollars out and Marse Henry toted them over to the game.

An hour later he returned, happy as a lark. "Tom," he said to the clerk, "give me those other two hundred Mexican dollars. I am losing them to those fellows over there for a hundred cents apiece."

The Hall of Fame

¶ Senator Francis E. Warren, of Wyoming, is one of the biggest sheep-owners in the country.

¶ E. J. Ridgway, publisher of Everybody's Magazine, was a crack baseball pitcher in his college days.

¶ Don C. Seitz, the big man of the New York World in the business end, has turned author. He whirlwinded through Europe a year ago and has written a book about what he saw.

¶ Attorney-General Moody, who is to go on the United States Supreme Court Bench, is a small, paunchy man. He will be the shortest of the Justices with the exception of Chief Justice Fuller.

¶ Medill McCormick, the youthful publisher of the Chicago Tribune, who married Senator Hanna's daughter, is interested in settlement work in Chicago, and has been living in the slums in Chicago with his wife to study conditions at first hand.

¶ John R. McLean, owner of the Washington Post, the Cincinnati Enquirer, and once Democratic candidate for Governor of Ohio, has a fad for collecting tapestries, and has recently built an enormous hall on his town house in Washington to be used as a museum for the display of his treasures.

IS ROOSEVELT A MENACE TO BUSINESS?

By Our Readers

Preparing the Speech

The Foundation of Credit

DURING the years 1903–4 attention was directed to the methods employed by certain prominent operators in Wall Street. By virtue of the revelations made, public confidence received its first blow.

The subsequent official investigation into the management of the life-insurance companies, three of which alone have assets approximating one billion dollars, and the unfavorable information imparted thereby, was the second blow to confidence.

This disturbed condition of confidence was materially augmented by the exposures incident to Mr. Harriman's operations, in manipulating those properties under his control, as well as the acts of others.

The combined capital of the concerns controlled by Mr. J. Pierpont Morgan and Mr. John D. Rockefeller exceeds five billion dollars, a sum twice that of the gross per-capita circulation of the United States. Therefore, Messrs. Morgan, Rockefeller, Harriman and their allied associates, who together control the insurance companies, are unquestionably the TRUST of the United States.

The banking business in New York is divided into three classes: the national and commercial banks, the trust companies and the savings-banks. Each class derives its business from the sources hereinafter indicated; the savings-banks from all classes of the thrifty; the trust companies from the wealthy, principally residents of New York. For many years banks of all kinds and large corporations throughout the United States have kept good balances with the national or commercial banks in New York.

At the inception of the disturbance of confidence, blended with the fact that considerable strength had been developed in certain sections of the interior, the outside banks commenced to lessen their balances, which progressed to such an extent that New York was affected, particularly during the latter part of 1906.

In the mean time, of course, Mr. Roosevelt's attention was called to the existing conditions, and, incidentally and very properly, he served notice that certain practices were inimical to the best interests of the country and would have to be stopped. The cue was given, and the attempt made to make Mr. Roosevelt the scapegoat, hoping thereby to divert attention from the real cause.

At the commencement of the year 1907, the general condition of the national or commercial banks of New York had become, by reason of the withdrawals from out of town mentioned, and the determination to readjust their business on a safe basis to conform to new conditions, so strained that they were forced to withdraw credit from many who had been accustomed and were ordinarily entitled to it. It only needed the blow, caused by the summary dismissal of a number of bank officials, entirely to destroy the remnant of confidence left. Thereupon the panic-stricken depositors of the trust companies and savings-banks commenced to check out their balances, where they were permitted so to do, with the existing result. —HILTON E. CARR, *Birmingham, Alabama.*

Scaring the Small Investor

ROOSEVELT is not a menace to business. He stands for business honesty, which never is a menace. One cause of the present financial trouble is lack of confidence in corporation securities. We of the West have plenty of money, but we have put much of it in our banks, by which it has been deposited in New York. We believe our money has helped finance the great trusts, and now, when we want our money, the Eastern banks will not produce it. This causes local banks to hold tight to currency, of which they have large amounts, and to contract loans, whereby everybody is alarmed and injured.

If corporate enterprises were managed and financed so that people of the smaller cities and rural communities would have knowledge of the worth of stocks and bonds and confidence in their value, there would be a flood of money poured into business channels. We know that a large part of the capitalization of our local public service corporations is water, and we believe the same is true of the stocks and bonds of larger national corporations. Therefore, there is a large amount of uninvested money in the hands of people of moderate means.

This financial trouble, starting with dishonest corporation management in New York, has caused a contraction of credit. Factories are having difficulty in getting money with which to meet their pay-rolls and are laying off employees, who are rendered incapable of meeting their obligations. This contraction of credit and loss of confidence, rather than lack of currency, has now reached every community.

Another element in this stringency is the recent immense legitimate investment in business enterprises. In Northern Indiana millions have been invested in water-power plants and electric railways. These projects require large credit and much actual cash. We note the same development all over the country. Make the corporation security as honest and safe as the real-estate mortgage note, and the common people will produce the money with which to finance these legitimate business enterprises.

The business and professional men of this community believe these to be the efficient causes of the present trouble. —GEORGE R. HARPER, *Goshen, Indiana.*

The Instigator of Distrust

ANSWERING affirmatively the question, "Is Roosevelt a menace to business?" one must first consider business conditions at this time, and then go back, step by step, to the causes of which these conditions are a natural consequence.

Conditions at the moment are: impaired confidence; falling securities markets; credit badly shaken; money stringency; curtailment in all directions of industrial enterprises with a resultant wholesale discharge of labor—in short, hard times knocking for admittance. The great body of labor, on which capital depends to carry out its industrial campaigns, is the first to feel the approach of business depression. It is discharged—capital cannot make use of it. In plain English, capital is "scared," and for the reason that there is not sufficient money for it to carry on its enterprises.

The scarcity of money is a natural sequence of the many severe blows that credit has received. Credit, on which nine-tenths of the country's business is conducted, has been seriously impaired, owing to the gradual loss of confidence by the people in the safety of our great industrial, railroad and financial enterprises, and in the probity and honesty of their directors. There is no question but that serious abuses and evils have been laid bare in some cases which call for correction; but this does not justify the ill-considered and hasty legislative and judiciary action in many States, and on the part of the National Government, such as the railroad rate bills in several of the States, and the tremendous Standard Oil fine levied by a Federal judge. These actions have inflamed and made suspicious the popular mind against the "trusts," the railroads, and everything in which money is invested, with the result that a wholesale unloading of securities of all sorts has been going on, prices have been steadily falling and billions of credit money has vanished.

The instigator, by example certainly, of all this chaotic and ill-considered legislative and judiciary action, is Mr. Roosevelt. He claims, in his Nashville speech, credit for "turning on the light," but disclaims what the light discloses.

Naturally, he is not to blame for evils existing in the great corporations; but his method of dragging these evils to the surface, turning on the calcium, and exhibiting, nay, thrusting their deformities upon the minds of the people, has certainly done tremendous harm. This policy has found ready imitators in many legislative halls and judicial chambers. The cry of "Down with the trusts!" echoed and reëchoed between the walls of the White House and various State capitols, and caught up by political parasites working for their own aggrandizement, has worked dire harm.

The trusts are still with us, in fact, healthier than ever. It is the masses who, as usual, have suffered most. But it is also the masses who hold the corrective weapon—the ballot. They will have their chance in 1908, and I believe they will use it well.

DAVID WOOD, *New York City.*

The Cry of Wolf!

THE common wail that the prosperity of the country is imperiled or is diminishing because of investigation and exposure, strongly reminds me of the fable in which a roguish shepherd boy is represented reiterating the cry, "The wolf is in the sheep!" and imposing upon his neighbors, so that, when the wolf actually got among the sheep, they would not believe him. The real crisis that this great country has to fear is the conduct of business which has been brought to light by the master hand, Roosevelt, and to which an end will soon be put. The crisis is not abnormal nor is it phenomenal. It is a natural outgrowth of our present industrial system.

The two causes of this commercial upheaval are:

First, the industrial situation.

Second, the financial situation.

Following the panic of 1893 there was a business conservatism that was extremely beneficial. The disposal of products, the change in administration, the passing of free silver, gave rise to an optimism that finally grew into a disastrous degree of overconfidence.

Manufacturers and bankers figured upon a basis of extensive productive present dealing for future prosperity. Capital and business were increased and enlarged respectively, with but a surety that was fanciful. Securities advanced several billions of dollars. Soon this overestimation was realized and, upon discovery, the more level-headed bankers began to cut down loans, while the more unscrupulous continued. The result—liquidation of fictitious values spread.

The publicity of this upheaval caused public confidence to weaken, and immediately there was a run on deposits.

A decade hence the painful experience through which this country is passing will be regarded as a period of beneficence and good fortune. Then will it be said that what has happened in these few months of upheaval has laid the foundations of commercial honesty, produced a higher type of business dealings, and developed a more solid and genuine prosperity.

The real enemy of prosperity is not Theodore Roosevelt, who has enforced ethical standards at the risk of disturbing the money market, but it is financiers who have violated their trust, betrayed those who have relied upon them, and shaken confidence by taking out the foundation upon which prosperity rests.

—WILLIAM FREDERICK SCHMIDT, *Philadelphia.*

Loved for His Enemies

ROOSEVELT is not a menace to business, and had nothing whatever to do with the cause of the present unsettled conditions in business, unless, as might logically be reasoned, he has contributed to the unparalleled prosperity of the last few years, which is the immediate etiological factor of the present financial stomachache. Now this statement appears paradoxical, but let us look into it from different viewpoints.

That the nation has been and is prosperous none will deny. Values are high and labor is all employed at wages higher than ever before; many had money to bank and comparatively few wanted to borrow; it became necessary for the banks to find some means of employing their immense deposits. Legitimate business demanded but a small part of it; what could be done with the balance? Now, national banks are not permitted to loan their funds except on well-secured paper, but a trust company, not being subject to such strict laws, is allowed to finance anything that, in the judgment of the company, offers a promise of big returns. Naturally, the bigger the promised returns, the bigger chances would the company take. The laws were so construed that the banks were permitted to finance trust companies, and these, in turn, might finance anything that looked good.

For a time things went smoothly, but, blinded by their own success, these captains of finance "bit off more than they could chew," and, as a result of this gluttony, Wall Street is sick.

The attempts of the aforesaid captains to lay the blame at the White House door excites only contempt in the West. It has had the opposite effect from that intended, for Theodore Roosevelt is stronger than ever before in the affections of the people of the West. "We love him for the enemies he has made."

—J. A. CONNOR, M. D., *Viola, Kansas.*

Makers of Brass Bricks

FOR a year or more the trade of making brass bricks and selling them for gold has kept Wall Street working overtime. Prominent experts in that business secured control of the Knickerbocker and other trust companies and of many other banks, and used them all in the lucrative work. Stocks were turned out by the ton, with a real value of a trifling fraction of their face; were sold to the gullible public at or near par, and used as collateral at figures enormously in excess of their true worth.

It is only a matter of time when a crash must follow such business methods, and the longer the earthquake is put off the greater its violence. Now it has come.

President Roosevelt has said, in substance, that this fraudulent trade must stop, and that the malefactors shall be punished so far as he can bring it about. In so saying he was both right and wise.

The brass brickmakers hate Roosevelt, because their plundering is stopped and the ominous shadow of the jail hangs over them. Those who bought the brass bricks, at gold values, meant to sell out to somebody else at a profit. Now that they can't do this, they rage at the President for destroying public confidence.

It is true that confidence has been destroyed; but the burglars who robbed the banks from the inside, and not the policeman who found their trail and gave the alarm, are to blame. If the officer had waited until everything had been stolen would business be worse or better off?

The speculative manufacture and sale of so-called securities is not the industry of the country, but a blood-sucking parasite upon it. The operation of removing this parasite will cause shock to the system and be followed by some prostration, but must be prompt and radical nevertheless. It will bring a cure to the body politic, and the industry which is its most important activity, in reasonable time.

When you blame the doctor who gives a necessary, but disagreeable, antidote to poison or uses the painful knife to excise a malignant tumor, then blame the President.

Roosevelt is not a menace to industry; he is the prophet of a doctrine which is its only hope: Common Honesty and a Square Deal. Peaceably if we can, forcibly if we must.

—ARTHUR ST. JOHN NEWBURRY, *Cleveland, Ohio.*

The Cow and the Milker

COWS exist for the purpose of furnishing milk to the human race. It is lucky for us that they don't realize that their existence is solely for our convenience and that all they get out of it is their keep, which is apportioned, not according to their desires, but so as to give their owners the most return. If some *génie* would enlighten the cows as to their condition they might go on a strike, and I doubt if we would feel very grateful to the *genie*. We would be apt to use all the adjectives at our command in denouncing him for ruining prosperity.

A hundred thousand speculators consider the other 79,900,000 of us as cows, existing solely for the purpose of being milked for their benefit, and when the patient cow kicks, and particularly if the kick happens to take the milker amidships, the moaning is long and loud.

—C. J. SCROGGS, *Bucyrus, Ohio.*

A Future Benefactor

I HONOR the President and admire greatly the man Roosevelt, yet I do believe his impulsive actions to have been the direct cause of the present panic and of the general depression and hard times which will follow.

Lack of confidence in existing methods and institutions is the primary cause of panic and business depression, and who has done more to cause the general public to lose confidence than Roosevelt and his attendant horde of yellow journalists? None can doubt that the effect will, in the future, be salutary and beneficial, but that the same end could have been achieved gradually and quietly, without business panic and general commercial stagnation, is likewise believed by many.

The ordinary and accepted business procedure of to-day may be the illegitimate of to-morrow. Time after time, with startling and confusing rapidity and without warning or admonition, honored names and prominent institutions have been dragged in the dust of public and official censure for crimes that would have appeared as trifling misdemeanors or personal peccadillos only a few years ago.

The religious, business and professional workers applauded and quickly forgot. The common people did not forget, but, with each successive prosecution, newspaper tirade or magazine article, became more and more doubtful of business honesty and commercial fairness until ripe for a concerted attack upon all financial institutions, which was only prevented by the unprecedented action of all banks in suspending cash payments.

Answering the question, "Is Roosevelt a menace to business?" I believe that he is a serious menace to the present, but a benefactor for the future. The reforms secured during a period of four years have cost the people hundreds of millions, yet could undoubtedly have been attained at small cost if spread over a longer period.

Stability of business lies in the hands of the common people. When alarmed or frightened they stampede as readily as a herd of Western cattle, and the prominent personage or public officer who creates unnecessary alarm and sudden revolution in time-honored and accepted methods and institutions may readily be considered a menace to present business.

—GEORGE H. LEE, *Omaha, Nebraska.*

Delivering the Speech

Eliminate the Gamblers

COUNT my vote for President Roosevelt: he has undoubtedly caused anguish to the stock speculators, but, as the country is not entirely Wall Street, I fail to see in his speeches or actions any definite and positive cause for the present business trouble. Lack of money, not of confidence, is an explanation.

For one thing, in the craze for size which is so prevalent, there have been erected top-heavy business structures on too small a foundation of capital. Unwise credit extension kept pace with the cry of prosperity. Banks helped this by a too elastic limit to the borrowing privileges of their depositors. The short-sighted business man increased his loans instead of pressing collections. There could be but one end to this, and it has come—lack of money to go around.

Banking officials who prefer loaning to stockbrokers, because of a better rate of interest than might always be obtainable from regular business concerns, help along this scarcity of money. The genuine prosperity of the country depends on its merchants, farmers and manufacturers, not on speculators.

Make it impossible to water stock and we will see the promoter and juggler of paper values die of dry rot. If it were possible also to do away with stock exchanges and the public quotation of alleged value, stability would be greatly assisted. Under present conditions even purchases of stock outright can be nothing better than gambles. The exchanges serve no good purpose, they ruin thousands of men and women, and will be a perpetual menace to sound business so long as they exist. The business pendulum will swing too violently while we allow the controlling heads of our undertakings to make their profits from stock juggling instead of by the conservative and out-of-style methods of getting money from the business itself

When the securities of business concerns or corporations cannot be the constant and easy tool of unscrupulous manipulators; when honest, conservative men can be placed and kept at the heads of our industries and railroads; when we have exterminated the parasites that live on other men's money placed in their care; when the "captains of industry" are men of honor who appreciate their responsibilty and trusteeship—then there will be no need to ask: "Did Roosevelt do it?"

—H. S. BURROUGHS, *Brooklyn.*

Not Fit to Lead

IN 1888 the Interstate Commerce Law was enacted. Previous to that time the fortunes of merchants and shippers were made or marred by managers of transportation lines. The Interstate Commerce Law called a halt, but only a short one. Within six months of its enactment it became a dead letter, ignored by every transportation line, used as a subterfuge to refuse rebates to some while secretly paying to others. Rebates paid by railroads amounted to millions. Merchants who received them flourished, those who did not languished and passed out, cursing the cause.

Upon rebates trusts were founded. Not a trust of importance in the United States but was built on rebates. Standard Oil fattened on them, rivals without them were ruined.

Roosevelt determined to fight the sins of transportation and trusts. Purify them and all would be well. It was a stupendous job—the biggest commercial fight the world has ever seen; one man against vested wealth and power of unbounded proportions.

It is not unlike the French Revolution. A ruling power raised a man to purify and restore corrupt France. Roosevelt, at least, believes he has been raised to purify and restore corrupt America.

Three years ago Roosevelt exposed the rottenness of the Meat Trust. One of the biggest packers of Chicago went to him before the exposure and promised to anticipate all requirements so that trade might be saved. But no, exposure must be complete and world-wide regardless of the cost.

Railroad merging, stock jobbing, fraud against innocent stockholders have been exposed and attacked. A convulsion of fright has seized every business. Money is withdrawn and hoarded. A panic is here. In the midst of prosperity we are in debt. Is Roosevelt doing a good thing for the country? Is he a menace to trade?

A man who was caught long of Union Pacific at 150 denounces him as a villain; a man who had the foresight to go short at 150 proclaims him a hero. No true judgment can be passed on Roosevelt now by men who have been injured or benefited. Eliminate these two classes and judges become scarce. One thing is sure: Roosevelt has created a panic when no panic was due.

Justification, if at all, must come with time. If rebates are abolished, if rates become reasonable, if equality is meted to all alike, if the Square Deal is enforced, if fraud, for a time, is suppressed, if the widow and orphan get their rights, the fight will not have been too dearly bought.

Roosevelt may have been the instrument chosen to do this thing, and he may have done it effectively; but we of to-day who suffer cannot but think that he has done it too vigorously and unwisely. Shall we ask him to continue to lead? Never! Let us seek some patient, far-seeing, constructive man, and, a short time hence, we shall pass out of these troubled waters into a serene and tranquil sea of peace and prosperity.

—JOHN MUIR, *New York City.*

Craze for Wealth

THE cause of the present financial crisis cannot be charged, directly or indirectly, to President Roosevelt.

The Administration has justly sought, with some degree of success, to abate questionable practices of the transportation and industrial companies, and to remove from positions of trust men who have proven themselves unworthy and unfaithful. This course is only a continuation of the work advanced and successfully carried out by the State of New York in the investigation of the insurance companies.

The people are in hearty accord with such policy, and at no time have they doubted its wisdom or questioned its beneficial results upon the business world. In fact, all political conventions of all parties have indorsed and advanced such procedure. Industrial and transportation companies which have been the subject of investigation and regulation are very prosperous. For example, Mr. Harriman, although so drastically arraigned by the Administration for his unscrupulous stock-jobbing methods in railway stocks, is yet able to pay ten per cent. dividends upon Union Pacific stock, and to build up a surplus to enable him to purchase other railroads.

No, the cause for the panic is not to be found in the policy of the Administration, but it is easily fixed and located by looking at the condition of our people. The craze for wealth and for power has led them into unsafe speculations and extravagant modes of living, and an unsound business condition has resulted. During the past ten years the people have been so prosperous that they have not thought of the to-morrow. Credit has been lavishly extended to every scheme and promotion that genius could contrive. Real estate has been boomed so high it cannot produce a reasonable income on the investment. Labor has been paid a good wage, and it has cost all the wage to live.

Stocks and bonds with little more substantial value than the blue sky have furnished the basis for large undertakings and investments.

The people are loaded with these doubtful stocks and they can carry no more. The banks cannot realize upon their securities. Real estate can go no higher. Labor can get no larger wage; the farmer no more for his products; the merchant no more for his goods. The limit has been reached and the crisis is here. The people were intoxicated with prosperity.

Fictitious credits and values must go. Real estate, merchandise and foodstuffs must depreciate, and the people must reduce the cost of living. We must go back to solid rock.

—Franklin A. Shotwell,
Omaha, Nebraska.

For Sound Trade

ROOSEVELT is the friend of decent business. He has not menaced the right, privilege or opportunity of any man to cultivate his acres, run his looms, barter his goods, or to mine the natural resources of the Republic. He has not deprived the man who works of a present or future dollar; he has not menaced the past or future dollars of those capitalists who honor the nation and themselves by showing by their methods that the basis of decent business is the production of articles which satisfy human needs. It has been his consistent endeavor, his insistent demand of legislators, that the commerce of the nation be surrounded with such a statutory code of honor that the results of business endeavor will not be pillaged by the mob, or absorbed by the machinations of predatory wealth.

Theodore Roosevelt is the friend of to-day's business because he has insisted that the coördination of capital and labor within the law is the only certain pathway to continued commercial prosperity. He has proclaimed that a prosperity based upon special privileges awarded to the few is an artificial indulgence of Providence and cannot be of long duration; he has maintained that the business prosperity of the nation as a whole is dependent upon the moderate success of the many, rather than the abnormal achievements of the few in finance. The force and the sovereign fiat of his great office have been employed to compel capital and labor alike to obey the laws of the Republic. He is the friend of business because he has backed his words in behalf of commercial fair play by deeds in furtherance of business squareness.

He is the friend of the present genuine business interests of the nation because his administrative efforts to effect the dissolution of combinations existing in violation of law, even though these are approved by economic science, have enlarged the field of business opportunity for the many. Business has found and does find in him a friend because he has planned to enable every producer to place his goods in the markets on the basis of transportation equality; commerce sees in him a champion because, by a succession of acts, he has sought and is seeking to establish the decency of American products and the standard of Yankee business honor. A tarnished commercial name, uncleansed by executive or legislative action, will deter the sale of those surplus products abroad, whose very existence menaces the continuance of our prosperity from time to time.

He is the friend of decent business, because he has made the fame of the financial pirate odious throughout the land; thereby he has given added dignity to the business of production. He is a friend of business because he wants to put a dollar's worth of property into the stocks which the few issue to the many.

He is the friend of business because his revelation of rottenness in high places has demonstrated to the world, by a process of exclusion, that American business men and their institutions are sound, sane and square.

He menaced the Beef Trust until it finished house-cleaning; he menaced the railroads until their managers quit bribing their trade through rebates. Not until stock watering is justified by a revelation from Sinai may Roosevelt be credited with being the foe of business.

Let us not in the hour of our vexation desert the man who has made patriotism stronger than the pocketbook.

—Ernest Cawcroft,
Jamestown, New York.

Business Its Own Foe

THOUGH not a member of the same political party as the President, I should answer the above question most emphatically in the negative. If our railroad, commercial and financial structure has reached a point where investigation proves that the large corporations, as managed by the big men of the present day, are carrying on their business in defiance of law, and if the mere insistence that, in future, their affairs shall be managed with strict adherence to lawful methods is sufficient to cause a panic, then that panic cannot come too soon; for the menace lies not in the investigator, but in the investigated.

Wall Street unquestionably takes a different view of the matter, and to it Mr. Roosevelt may be a menace. Its methods, robbed of the illegitimate, would, at the same time, be shorn of much that has proved immensely profitable in the past. But Wall Street is not the country, and it is just beginning to realize it. Also it is learning that laws are made for its keeping as well as for the guidance of others.

Certain great financiers had constructed a system, based on the inflation of credits, by which the stock market had come to resemble a huge inverted pyramid. The higher it grew, the more top-heavy it became. It is well that Mr. Roosevelt's policy was instrumental in knocking the false props from beneath this structure and toppling it to earth before it had reached even greater proportions. For the higher it was built with such a foundation, the greater must have been the fall eventually.

Wall Street, therefore, thinks it is having a panic, and the frightened bellowing of its bulls has been heard everywhere, until it has instilled some of its pessimism into the country at large. The result is a lack of confidence, a general retrenchment in business and banking circles that is bound to bring hard times to some extent.

But, in the end, the country will be the better for it. Business concerns will have learned to proceed with a little more caution, keeping their feet upon the ground while reaching for the fruits of greater enterprise. And even Wall Street, after a sane think, will come to the conclusion that "all is not lost," and proceed to build a new structure on safer, more conservative lines.

Is Roosevelt a menace to business? Business, it seems to me, has been its own menace, and on finding it out has wished to lay the blame at another's door. That of the White House was handiest.

—Roger W. Rhodes,
Lancaster, New Hampshire.

A Tonic to Business

THAT Roosevelt is a menace to business I deny. That he is a positive tonic in legitimate business I affirm. The first financial flurries of comparatively recent date commenced with the insurance investigation in this city.

It is axiomatic that confidence is the life-blood of business. Confidence in honesty, integrity and capacity is what induces the public to invest its funds in the promotion of that speculation which is essential to accumulation. Destroy that confidence and you dislocate business. The most recent dislocation of business was caused by the general withdrawal from circulation, by the people, of standard circulating medium in such amount as to impair seriously the volume of business transactions. The run on the banks was directly due to the prevailing and well-based belief that some banking institutions were indulging in wildcat speculation with the funds of depositors.

This conviction was strongly assisted by the Heinze-Morse scandal, which is a typical instance illustrating the trend of things financial.

These last few years it has dawned on the people that many of our men of finance are rogues; that the laws of the land are being boldly violated; that infractions of the law by railroads, insurance and traction companies, banks, trusts, are being winked at by "public servants," and that they, the people, are the dupes and fools of these public plunderers.

This dissatisfaction with things as they are, was expressed through Roosevelt. He endeavored to enforce the law and, in several cases, he succeeded, notably in the case of Standard Oil. He drove Congress to the enactment of laws curbing and restricting the iniquities of the railroads in the matter of rebates, and had the Pure Food Law passed. In short, he has done, is doing, and will continue to do, his duty to the American people as he understands it.

For his bold and unwavering punishment of wrong in high places he has been unmeasuredly denounced by the high financiers and their newspaper satellites, but it remains a consoling fact that, despite their woeful predictions of disaster, the farmer is receiving a higher price for his product than ever before; that the real source of our prosperity is unaffected by the paper panics of paper plutocrats.

The restoration of public confidence in speculative enterprise, the knowledge that the laws are being enforced and that justice is being administered, that individual and corporate wrongdoing will be punished through the honesty and courage of Roosevelt, will shortly bring an era of prosperity that will be unparalleled and permanent.

—W. J. Hanna, *New York City.*

The Slugger in the Alley

AFTER all, was it not a case of "rocking the boat" to frighten an undesirable passenger into quiet submission, or to cause him to jump overboard and take his chances in the open sea? It is said by students of mental suggestion that three men by united efforts can start a run on any bank; that twice that number can make or break a town.

Taking it for granted that Wall Street does not like President Roosevelt, the rest is easy. Wall Street is hourly able to create or extinguish millionaires, largely by influencing the public mind, and, by like means, to elevate its choice to a political pedestal or cast it to earth a broken idol.

For some time back we have been hearing of a prospective panic. One said to another that a panic was about due. This was repeated with the addition that a panic was due. Well, the prediction didn't come true, but "very near it."

Now, the question arises: Who first made the remark that started this influence for panic? When any sort of a crime has been committed we first look for a motive. If a man has been murdered for revenge, we find the contents of his pockets intact; if for plunder, his pockets are emptied. If we concede that certain moneyed interests—namely, Wall Street—do not like the President, or, rather, hate him, it seems reasonable that an attempt might be made by these selfsame interests to embarrass his Administration by bringing on a panic, or by the same means cause him to bow the knee. The one instance would be revenge, and the other result in taming the President, either event being eminently satisfactory to an interest antagonistic to White House policies.

The outcome we find to be that whoever projected this coup "fell between the stools." In other words, the President has not been subdued, and his pockets have not been found turned inside out; but certain large game is found under the "deadfall" of its own setting.

There are no natural causes for a panic visible to an observer one thousand miles from the scene of action; the cry of fire did not quite stampede everybody, so, to find the cause of what did happen, we must look for the slugger in the dark alley, and, when found, we may be able to determine the cause more fully.

—C. A. Hartley, *Pomeroy, Ohio.*

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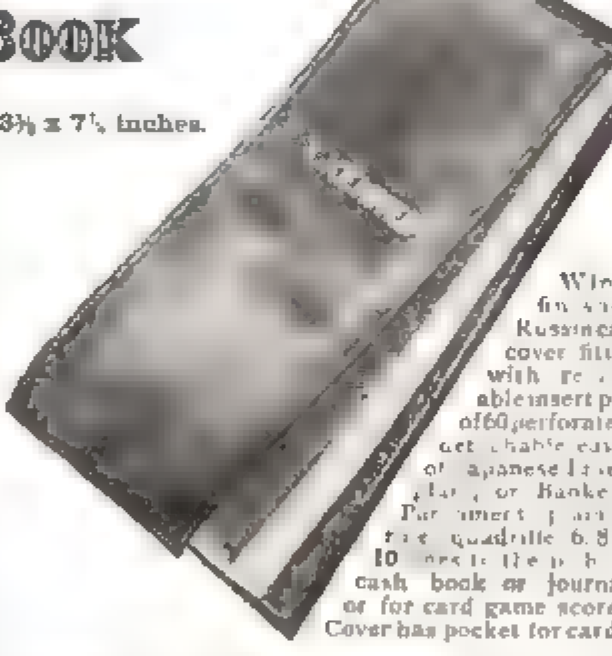

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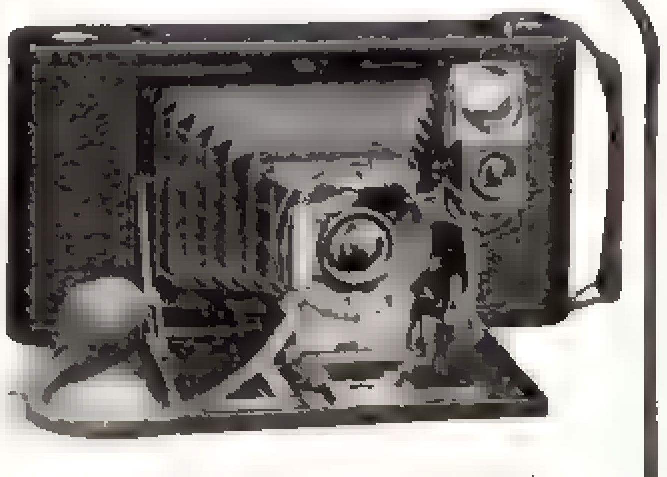

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SENSE AND NONSENSE

Poor Richard Junior's Philosophy

¶ Most comedians are no laughing matter.

¶ One client's misfortune is another lawyer's practice.

¶ Manifest Destiny is the term which men apply to the thing they want to do.

¶ Be sure your sins will find you out: the Recording Angel is expert at shorthand.

¶ There are few monarchs of finance who are not believers in the divine right of kings.

¶ Your capacity for happiness is precisely proportionate to your capacity for belief.

¶ "What one doesn't see doesn't hurt one," said the girl who shut her eyes when he kissed her.

¶ Fine feathers make fine birds—for a while: sooner or later they make fine winter hats.

An Impediment to Progress

WHEN Dustin Farnum, who created the rôle of The Virginian, was last in Richmond, Virginia, he was asked to go to see a performance of Othello, given by a local company of colored amateurs. The friend of Farnum who extended the invitation insisted that Othello as unconscious comedy would be worth while, but the star could not leave his own theatre early, and so the pair did not reach the colored performance until the handkerchief scene was being enacted. This is what they heard:

The Moor of Venice approached his wife with knitted brows.

"Desdemona," he mumbled, "give me dat handkerchief!"

Silence from Desdemona.

Then again Othello:

"Desdemona, I says fo' yo' to gib me dat handkerchief!"

But still no reply from the Venetian girl.

"Desdemona," thundered the now angry husband, "fo' the third an' las' time I ax yo' to—gib—me—dat—handkerchief!"

And then, from far in the gallery, came the voice of a man who had evidently paid the full price of admission:

"Oh, shucks!" he said. "Wipe yo' nose on yo' sleeve an' let dis here show go on!"

Going Him One Better

TWO little boys, whose respective families were rivals for social supremacy in their town, were "blowing" one day.

"Say, Bill," boasted Frank, "my father is going to buy a new horse, and put an addition on the stable!"

"Huh!" ejaculated Bill. "You're not in it! My dad is going to buy an automobile, and put a mortgage on our house!"

A Matter of Money

Why debate pronunciation
In a very simple case?
If he pays a dollar for it,
She will call it just a vase.

With the price appreciation
Rises high to help his cause;
And the vase that cost a twenty
She will speak of as a vase.

Professional Courtesies

ONE day last season James Powers, the comedian, arrived in an Ohio city of minor importance, and, as he was to play there that night, put up at the largest hotel, where the food was in no way remarkable, but where, as he at once noticed, he received unusual attention from a colored waiter who was assigned to his table. Mr. Powers, who never eats heavily in the middle of the day, ordered a lunch so light that it cost only seventy-five cents, or just half the price of a seat at the local theatre in which the comedian was to appear. In consideration of the size of the check the actor offered a tip of fifteen cents.

The smiling waiter shook his head.

"Excuse me, Mr. Powers," he said; "excuse me, suh, but I cain't tak' no tip from yo', suh."

"Why—why not?" asked Powers.

"Because, suh," answered the negro proudly, "I've been a member of the profession myself, and, suh, I was with the colored minstrel troupe for half a season."

Mr. Powers, surprised, but rather pleased at this unlooked-for display of dignity, acknowledged it by returning the fifteen cents to his pocket.

"Very well," he said; "I understand your feelings and I honor them."

The waiter rubbed his hands and grinned.

"Yes, Mr. Powers; yes, suh. Of course, bein' of yo' profession I cain't take no tip. But I tell yo', Mr. Powers, what I will accept: I will accept two front-row seats at yo' show to-night for maself an' lady frien'."

Necessity and Luxury

ELINOR GLYN, as she is known to the readers of The Visits of Elizabeth and Three Weeks, or Mrs. Clayton Louis Glyn, of Sheering, Harlow, Essex, as she is known in English society, has been one of the most appreciative visitors to America who ever sailed from Liverpool. One of the first things she did upon landing in New York was to order "corn on the cob," and no sooner had she reached Philadelphia than she sought to discover the charms of scrapple. Thus, though she fails to see the superiorities of the American climate, she is an ardent admirer of American food.

"Above all," she said to a caller at her New York hotel not long ago, "I like the people of this country for their love of luxuries and their scorn of necessities: they can do without their flannels, but not without their flannel-cakes."

What's in a Name?

"Jack London!" Something in that name
that seems to give it "go!"
Perhaps it is the great big town that lends it
strength. If so,
Why don't our other writers try to pick some
names as good?
They might win fame and fortune in a canter,
if they would.

So, let us have "Tom Paris," "Dick Chicago,"
"Harry Rome";
With "Teddy Philadelphia" and "Ben Boston"
(See that "dome"?)
And other shining lights to play this literary
game,
And prove to "Billy" Shakespeare there is
something in a name.

—*Nixon Waterman.*

One Fool Like the Old One

IN NEW YORK there is a well-known society woman who, though still young, was a good deal younger when she married a man much her senior. Their married life, as all the world that knows them knows, was anything but happy. However, the husband died a few months ago, and the wife has, since that event, generally practiced the preachment that it is ill to speak ill of the dead. Nevertheless, not long since she did open her heart to a dear friend, and at considerable length complained of the life that had been hers while in the married state.

"And my husband," she concluded, "was no happier than I was. It was all a terrible mistake."

"But," said the consoling friend, "it was his own fault. After all, you know, there is no fool like the old man who marries a young girl."

"Yes, there is," replied the widow; "there is the young girl who marries the old man."

A Practical Test

NOT the least of the qualities which, during his latest visit to America, have endeared General Booth, the founder of the Salvation Army, to the people of this country, is his frank and intimate attitude to all who approach him. Particularly is this noticeable with newspaper reporters, to whom he never denies himself. His modesty is almost a fault, and it is extremely difficult to obtain from him an interview of anything like a personal nature. But no one who talks to him for five minutes can doubt his earnestness and sincerity. A little while ago, after he had completed giving out an interview to a young reporter, the lad asked him:

"General, don't you find that modern theories of ethics are really superseding Christianity and that they tend to show that Christianity is merely a good working-plan devised by man?"

The other newspapermen in the room expected an explosion of righteous wrath, but, instead, General Booth only smiled gently and shook his wonderful head.

"The man who thinks that Christianity is a human invention," he said, "has only to try to live up to its principles to prove that it is not. Take any of them—forgiveness, for example. See if it is natural in human nature to forgive. And if you think Christianity is superseded, try forgiveness again, and see if it has as yet been worn out by too much use. No, my friend, I think that, when you come to try to forgive all your enemies and to return them good for evil, you will come to the conclusion that He who did all this for those who crucified Him was more than man."

The Master's Touch

WHEN, last season, Richard Strauss, the famous leader of the modern school among composers, was in this country he happened to stop at a hotel in one city where the room on the floor above his own was occupied by an ardent admirer of his work, who had a large local reputation as a pianist, and who, having a piano in his apartments, was, on a certain morning, interpreting some of Herr Strauss' music to a party of enthusiastic friends.

The American genius either did not know, or did not remember, that the sound of his playing could penetrate to the room below, and was evidently also ignorant of the fact that the great composer had been up late the night before and wanted to sleep. There was, therefore, general excitement when the door of the upper room opened quietly and the master-musician himself stood among the company and, his dressing-gown drawn about him like a Roman senator's toga, for a minute mutely listened to the last notes of the composition which the local celebrity was performing.

As soon as the American saw who had entered he rose from the piano-stool, aglow with embarrassment, and, bowing low, waved his hand to request Strauss to take his place at the instrument.

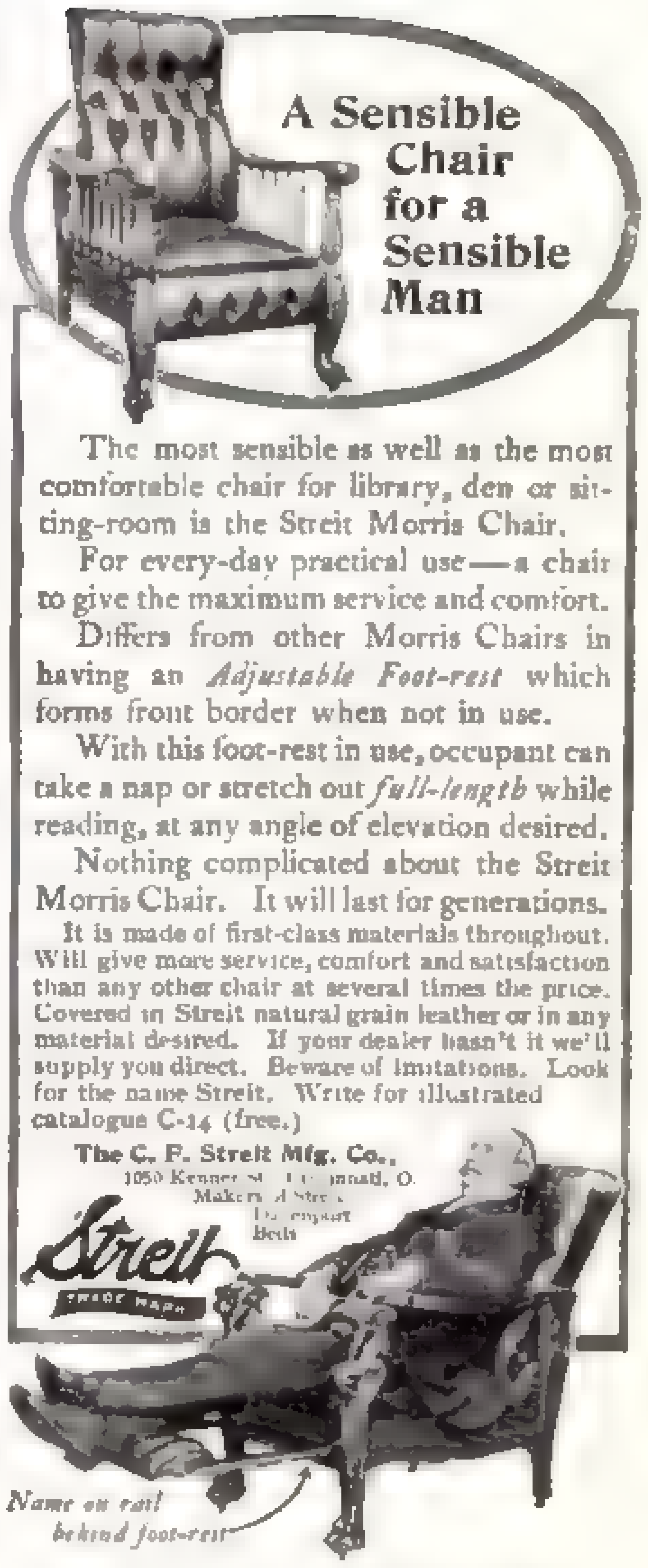
Slowly, and still in silence, Strauss walked to the piano. Slowly he sat down. Slowly his fingers wandered over the keys as if about to improvise, while the audience stood there, waiting the coming flood of melody. And then, quite suddenly, the composer shut down the cover, turned the key, put it in his pocket and walked out of the room without a word.

When, an hour later, Herr Strauss had finished his nap, the local genius found the key awaiting him at the hotel office, with three tickets for that night's concert.

The Lie and the Law

IF ALL men are indeed liars, there is at least danger in informing certain individuals of the fact that they are, in this respect, human, and even the law has, during recent years, taken heed to the objection which most of us feel to being accused of deception. To call a man a liar in Mississippi, Kentucky or Arkansas is to be guilty of a misdemeanor for which you are liable to a fine of twenty dollars. South Carolina and Georgia consider it slander and punish it accordingly. Missouri, going further, has a statute in which the law—contrary to its usual practices—becomes almost sensible, and virtually declares that whosoever says that a man is a liar justifies the insulted citizen in assault and battery.

Nor does the matter end there. Alabama juries are on record as considering the offensive epithet an equivalent to the "first blow," and, in cases of assault provoked by the phrase, North Carolina holds the user of it equally guilty with the man who forcibly resented it. There is a maximum fine of twenty-five dollars for calling a man a liar in Virginia, and the West Virginia statute says that "all words which from their usual construction and common acceptation are construed as insults and tend to violence and breach of the peace shall be actionable."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LITERARY FOLK

Their Ways and Their Work

Elizabeth Shackleton

The Homeless Home-Makers

CURIOUSLY enough, Robert and Elizabeth Shackleton, co-authors of The Quest of the Colonial, have become the unhappy victims of their own unrestrained passion for comfortable and artistic home-making. Their very success in this gentle art has proved their undoing. The readers of their latest book probably imagine them installed in a stately Colonial house, made homelike by a great ingle-nook and lovely by a profusion of treasured examples of Sheraton and Heppelwhite, thousand-legged tables, four-posted valanced beds, ancient china and Georgian thingumbobs; yet their friends inform us that these insatiable Shackletons are spending the winter in a Philadelphia apartment, waiting for new worlds to be found for their conquering. It would almost seem as if they regarded home-making as a hobby, and a home as a thing to be evolved by skilled and loving labor rather than as a place in which to settle down and live. Witness the ancient Elephant Inn at Somers, New York, which they made a veritable house of beauty and then abandoned. Witness the charming little house in "Bride's Row," Philadelphia—with its celebrated wooden fireplace and old-time atmosphere. Witness—but the Shackleton record is too long a lane to follow, and as yet there is no turning. Wherever they go they leave behind them a trail of eighteenth-century furniture and twentieth-century comfort and good taste. When they shall have set up their Lares and Penates in the Revolutionary farmhouse they are now seeking they will tell us all about its finding and its regeneration in another delightful volume. Then they will telephone for the moving-van and hit the long trail once more, touching by the wayside nothing that they do not adorn.

An Author's Book-Plate Text

GEORGE ILES, the author of various popular books on invention, is a Scotchman, with a sense of humor. Once he had a large library, but he lost many of his books because his friends borrowed them and failed to return them. He, therefore, adopted this for his book-plate:

"Go ye rather to them that sell, and buy for yourselves." Matthew xxv: 9.

The Lady of the Decoration

A CRITIC of the day has called Alice Hegan Rice, of Cabbage-Patch fame, "A happy accident," and to her we are indebted for the discovery of another delightful catastrophe in the person of her cousin, known as The Lady of the Decoration.

Given a missionary, a sense of humor and a facile pen, and the result of this unconventional combination is the little collection of letters written from the Flowery Kingdom, which bears the above title. Mrs. Frances Macauley, the author, has disguised herself as Frances Little.

Like Mrs. Rice, she is a resident of Louisville, Kentucky, having returned last autumn from Japan, where she spent four years in missionary work as a kindergarten teacher and instructor of a kindergarten training school, according to the Mission Board reports, though she, herself, classifies her labors as "wiping little Japan's nose." As the letters are those that were written to her family during that time, the pranks played by Sister Fate on the unfortunate heroine are far from being imaginary, an unhappy matrimonial alliance having marked the beginning of Mrs. Macauley's career. When, at last, it came to an end, to forget her sorrow she studied kindergarten, and when her course was finished said good-by to Kentucky for four years and sailed for Japan.

On her return, last year, she went to Louisville and made her home with Mrs. Rice, at whose suggestion the letters were published, "Mate," to whom they were written, being none other than Mrs. Rice herself.

The Japanese babies are responsible for the title, as they called Mrs. Macauley The Lady of the Decoration, because they supposed the little watch she wore pinned to her gown was a decoration bestowed by the Emperor, and, in consequence, she was saluted by them wherever she went, as befitted her rank. The episode of Jack, which weaves a thread of romance through the letters, is the part of the book which is fiction.

Mrs. Macauley has returned with a vivid realization of the degradation of the peasant woman of Japan, and a short time ago joined "the platform girls," to paraphrase the late Major Pond, and has successfully lectured in the South, her topics being drawn from her recent Japanese experiences.

When Greek Meets Courtesy

GEORGE MIDDLETON, the playwright, studied at Columbia University in New York. He was not a particularly brilliant Greek student, but he was devoted to literature. One day, his professor in Greek asked him to decline the Greek word for woman. This is what is called a "trick" word and is extremely difficult. Middleton was silent for a few minutes.

"Why do you hesitate?" asked the professor.

"Because," replied Middleton, "I find it difficult to decline woman in any language."

He Couldn't Escape

THE way of the son of the great, like the way of the transgressor, is sometimes very hard. It is worse when there is a sort of double action to it such as happened, for example, in the case of Vivian Burnett. In addition to being the son of Frances Hodgson Burnett, the novelist, he is likewise the original of Little Lord Fauntleroy. The latter label has stuck to him all his life, and although he has reached at least the years of some discretion, he is still haunted by that golden-curled youth who added a new type to American juvenile fiction.

But once upon a time, in sheer desperation, after years of persecution on account of the Fauntleroy connection, he went to Denver, Colorado, as plain V. Burnett, and after much effort and many disappointments he got a job as cub reporter on a newspaper. He got the usual jolts and was succeeding. What was more to the point than journalistic achievement, he was not pounced upon every place he went with something like this:

"Oh, yes, you are the original of Little Lord Fauntleroy. How lovely, but you don't look like the dear child," etc., etc.

The world was going smoothly for the young reporter. But one day his city editor came up to him holding a piece of "flimsy," which is the tissue-paper carbon of the press dispatches. Burnett thought he was about to be called down for having missed an item.

"Read this," said the city editor, handing over a sheet of the tissue. Young Burnett read the following dispatch, dated from New York:

> Mrs. Frances Hodgson Burnett, the author, arrived here to-day from England. Her son, the original of Little Lord Fauntleroy, is now a newspaper man and is connected with a Denver newspaper.

His heritage had found him out, even in Denver. He looked up guiltily.

"Do you know anything about this?" asked the editor.

"Yes—something," replied Burnett, like a man confessing to a crime.

The city editor turned, walked away, and never mentioned the matter again.

Mrs. Burnett and her son have just started a children's magazine, of which she will be the editor.

A New Poe Story

GEORGE HAZELTON, the lawyer-playwright, who wrote Mistress Nell, had an experience not long ago that showed how ignorant are some of the men who are not only the sponsors but the producers of the American drama. He had written a play founded on the life of Edgar Allan Poe and was anxious to show it to a well-known New York manager whom he knew. The engagement was made and Mr. Hazelton appeared with the play. After the greetings had been exchanged, the manager said:

"Mr. Hazelton, I am very busy to-day. Won't you be good enough to come back next Tuesday?" As the playwright turned toward the door, the manager looked up quickly and added:

"And say, don't forget to bring Poe with you."

A story is told of another manager, who once produced a play founded on the life of Major André. The critics roasted the play to a turn, many of them saying that no play with such a character as its leading one could succeed in this country. The manager was furious. He sent for the playwright. When that unhappy person appeared on the scene the manager said:

"Why didn't you tell me that André was a spy? I'd never have produced that play if I had known it."

Robert Shackleton

Horlick's Malted Milk 1908 Calendar

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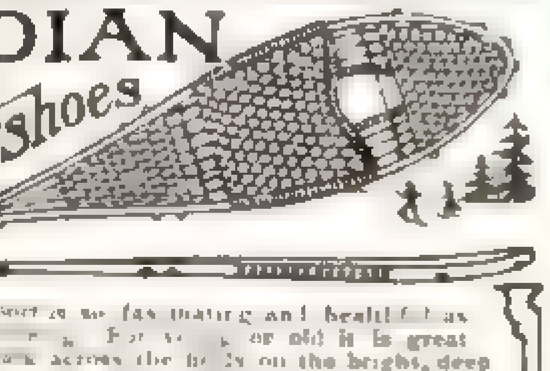

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IN THE OPEN

Keeping the Children Off the Streets—The New Game of Football

EVERY once in a while some well-meaning but unenlightened person denounces play as an utter waste of a boy's time. Well, one day last summer, on a little journey into the backwoods—and it was not so far back either—I heard a man of some education declare it a "sinful waste of money to put gold in one's teeth," in an effort to keep them in repair; that "God Almighty gave the teeth a life-period just as He did man," and when that period was spent his feeling was to "let 'em go."

Luckily, such sentiments do not generally obtain in America, either as to teeth or as to play; and yet we are actually only just beginning to realize what a very important part the playground has in the building of character and in the strengthening of moral fibre. However, we are being supplied with revelations, and in most unexpected directions. Listen to the following, for example.

In one of the most prosperous of our Western cities some earnest, public-spirited citizens have been trying to find out why their young people "go wrong." It is an inquiry that often has been made, but never before, to my knowledge, has it been reënforced by an investigation on such practical, every-day-life lines as furnished these men with the data upon which they have based their conclusions and their recommendations. What those findings and those suggestions are must, it seems to me, be of very great concern to every one of us wherever we may chance to live; because the future welfare of the American boy and girl is ours, and boy and girl nature is very much the same whether it be confined in a Western or in an Eastern city.

Agencies of Evil

The agencies which these men found responsible for corrupting young people are:

> Undesirable home influence.
>
> The indifference or the blind fondness of parents in many homes of the better sort.
>
> The penny arcades, their tendency to promote flirtations and the opportunity which they present for petty theft.
>
> The five-cent theatres and other places of cheap amusement conducted without proper supervision; not so much because of the nature of the entertainment itself, but because they promote the habit of hanging about the streets and forming chance acquaintances.
>
> Sensational displays on the billboards.
>
> Pool-rooms and bowling-alleys which allow young boys to loaf in them.
>
> Lack of supervision of boarding-houses which advertise rooms to let to young girls.
>
> The inadequate enforcement of the compulsory education and child labor laws, and of laws prohibiting the sale of liquors to minors, the sale of cigarettes and the attendance of young girls at saloon dance-halls without their guardians' presence.
>
> Inadequate laws restricting disorderly houses and poor enforcement of such laws as exist.
>
> Lack especially of opportunities for wholesome enjoyment, such as public playgrounds and social centres.

Perhaps some of you who read here may regard most of these findings as irrelevant to the playground subject, but it is all very much to the point, and, if you think just a little hard, you will see that it is. Give the boys a place where they can play ball without the necessity of keeping a lookout for the policeman, and you will not find many of them left around the cheap amusement joints; give them a good club with gymnasium facilities under intelligent and sympathetic supervision, and they will speedily desert "de gang" of the street corners and the alleys. This is not theory; it is fact based on literal experience, not in one city, but in sixteen, of which I speak from personal knowledge; and, undoubtedly, there are more than twice as many others of which I have no intimate knowledge, where similar effort is being made with like satisfactory results.

The casual man or woman is apt to pass this subject as one only for the Settlement workers, or the church, or some other specific and professional body that makes the saving of souls a business. And that is where popular ignorance, nearly as lamentable as that of my backwoods friend concerning teeth, shows itself. This is a question of saving bodies, and, without professing to theological erudition, or aspiring to deal out religious dogma, I maintain that the most direct route to saving the soul is through first saving the body—cleansing it, making it healthful and strong. This is where the playground comes in; do you see it?

Giving Boys and Girls a Chance

The recommendations of this Western group of whose inquiry I have written indicate advanced and highly intelligent thought right along this line, as may be seen by studying a few of their recommendations which follow:

> The erection by the city of neighborhood houses equipped with reading-rooms, rooms for games and dances and club work; bathrooms and dressing and sewing rooms, the houses to be in charge of experienced workers.
>
> The opening of the public schools after school hours as social centres and gathering places for supervised clubs.
>
> The establishment of properly-equipped and properly-conducted municipal playgrounds, so located as to be easily accessible to the children; and the use of the public school-grounds as playgrounds open to the public after school hours.
>
> The establishment of a municipal children's theatre where fairy tales and wholesome juvenile plays may be presented; and the abolishment of the penny arcades and questionable five-cent theatres.

There is already considerable effort being made with most gratifying results along some of the lines here suggested, and I know of none which has brought as instant and as practical ones as the Public Schools Athletic League, about which I recently wrote. In view of the smoking and drinking and loafing around corrupting places which the investigations of these Western gentlemen have brought to the surface, I cannot resist again recounting how, at the last outdoor meeting of the League, where there were at least fifteen hundred boys, I saw but two or three smoking.

There has also in New York been some activity in the matter of making social centres of the public schools after hours; and during the summer the roofs of several have been turned over to the children for dancing and games and general recreation. The movement has little more than just begun, but the results have been large and beneficial. Thus, through the playground, is intelligent effort making for clean bodies and for clean minds. Provide playgrounds out-of-doors and social centres in properly-appointed and supervised houses, and there will not so often be the need to discuss "Why boys and girls go wrong."

A Clean Game of Football

Although the football season has reached only its preliminary stage of match play at the time of this writing, enough has been seen to indicate that a really new spirit has come over the game. Not only have the contests been singularly free of the brutal roughness which year before last was a characteristic of the play, but there appears also to be a very marked lessening of the unfair, unsportsmanly tactics which under the old rules were not only possible but also profitable, and for the last reason irresistible. The change seems to be not altogether one of rules, but of new spirit, no doubt brought about by the new rules, or rather made possible by the new rules; for it is true that the old rules put a premium on brutality, and it was hard indeed for a boy to play up to the full limit of the rules and at the same time refrain from doing what, under any other circumstances, or in any other game, he would be ashamed of. To such a state had the old game of football come. Happily the agitation for rule revision did not come too late!

May we hope to see still further improvement in this splendidly vigorous game in the near future. The game is not all free from taint yet, and there is such an unnecessary amount of seriousness and of business surrounding it on the college campus, as well as at the public field of contest, where is, perhaps, some excuse for it. Can we not get the alumnus out of college sport? Cannot the boys be left to play their own games without the men taking a hand in the coaching and the directing? It is the men who do the coaching and stand on the side lines directing how the boys shall play, and who shall play, that rob the sport of about all of its fun, and make it instead simply an engine for beating a rival. It is, no doubt, well that the rule-making should remain in the hands of the older men, but the playground, except for a trainer to look after their physical condition, should be exclusively for the boys.

I have always been of the opinion that college sport would have fewer troubles, be freer of contention, and give a lot more of fun both to participants and onlookers, if the boys were permitted to run their own games—coach them, direct them and play them. This might not please the alumni, who get a chance every autumn under one advisory guise or another to strut conspicuously up and down the football side lines, but the sport itself and the boys who play would be the better off for the deliverance.

Wanted—A British Yacht Builder

Sir Thomas Lipton may be sincere in affirming his reason for not challenging with a ninety-foot yacht to be lack of sympathy with the present trend of racing yachts, but it is an interesting fact worth weighing that there appears to be no designer now in England or in Scotland, or even in Wales, who could put out a boat with any show of taking the wind out of the defender's sails. American yacht designers, at present, at least, are too clever for the British builders, and no one knows that better than Lipton, who already has thrice tested the designing skill of his countrymen, and by the same token demonstrated his own sportsmanly persistence.

The America's Cup stands for speed unhampered by rules drawn for special classes; it is the champion of a championship class, and when Great Britain develops a designer who can do the trick of turning out a challenger of a class as high as the American, some one will give him a commission to build; meanwhile, Sir Thomas, we salute you. —"FAIR-PLAY."

A New Precedent

WILLIAM VAUGHN MOODY has set a new writing precedent in an age when practically everybody who scored a big hit immediately realizes on it to the fullest advantage. Not so with Moody, who is a real poet and who has proved himself to be a real artist.

As nearly everybody knows, he had written a number of classic, supernatural, non-actable plays in blank verse. Then he surprised everybody, and himself, by writing The Great Divide, which was one of last season's successes. Every manager turned his allurements upon the author. He had the theatrical world at his feet, for he was heralded as the man who had written the long-awaited "Great American Drama."

But Mr. Moody said: "I am not going to write any dramas. If I do it will be when I feel like it." Then he went to Europe and only returned the other day. Everybody wondered what he had been doing. It has been discovered that he is writing verse; the thing that he wants to do and likes to do. The theatrical managers can't understand it.

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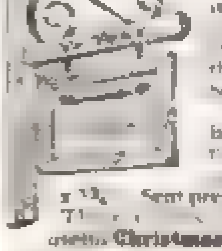
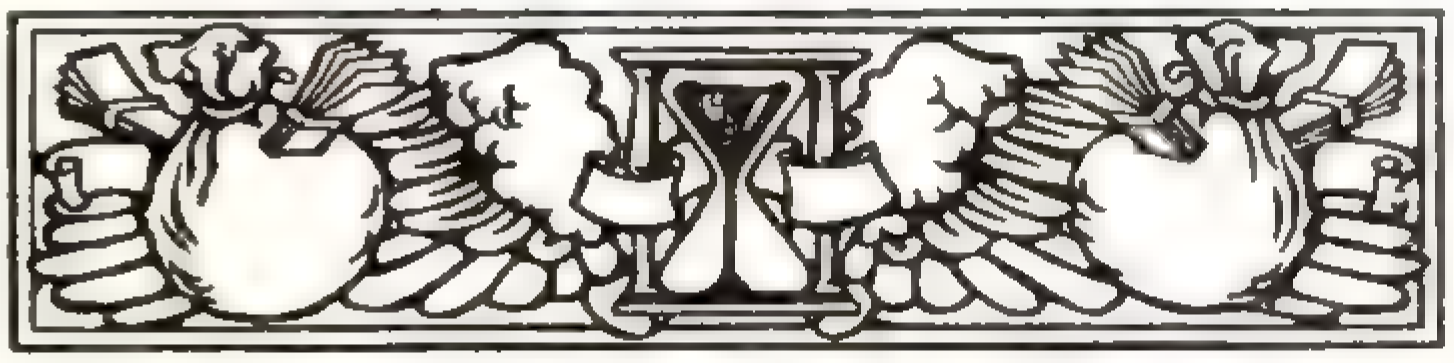


Ye Old Sign Calendar

is entirely different from the ordinary picture calendar [illegible] $1.00

[illegible] Ash Tray [illegible] Sent prepaid on receipt of 75 cts [illegible] Christmas Gifts. If three or more of these are [illegible] Craft Shop, 3421 Ridge Ave., Philadelphia, Pa., Makers of Art Novelties in Wood.

YOUR SAVINGS



The Facts About Savings-Banks

EVER since the panic in October, when confidence in financial institutions underwent a severe ordeal, and people everywhere withdrew deposits from banks and trust companies, much public interest has been directed to savings-banks, which, in the popular mind, have all along represented more stability than any other kind of bank.

All investment begins with the savings-banks. Therefore, the big facts about them are of interest to the average depositor, no matter where he lives or how small is his saving or investment.

There is more human interest in savings-banks and savings-bank accounts than in any other kind of saved-up money, perhaps, because much of it often represents denial, sacrifice or effort of some kind. It comes largely from the small wage-earner.

Has Many Rivals

There are two kinds of savings-banks—mutual and stock savings-banks. A mutual savings-bank is one that is conducted solely for the benefit of the depositors. Well-known financiers accept positions on the board of directors or trustees and administer its affairs. This kind, as already pointed out in this department, is really a philanthropic trust, and it is the safer. A stock savings-bank is one that is conducted to make money for stockholders as well as for depositors. Some of this kind do a general banking business.

The savings-bank is the first and best bulwark of the people's money. Yet it has a great many rivals. There are nearly forty different kinds of coöperative, building, mutual, benefit and other institutions or societies in the United States that make the same sort of bid for savings. Some put forth very alluring claims and are willing to receive sums from one cent up. Many are honest in intent, but are unable to realize or fulfill the impossible promises they make of high interest and large profits. Others have performed a constructive and helpful public service.

Take, for example, the case of the building and loan associations. They have helped many worthy people to have homes of their own. Less than a year ago there were nearly five thousand of these associations scattered throughout the United States. Their treasuries contained six hundred million dollars of the people's money. Nearly two million people were interested in them and enjoying, or seeking to enjoy, their benefits. In the State of Pennsylvania alone there are four building and loan associations to one savings-bank.

Yet the large advantage that the savings-banks have over all competing institutions is that, in many States, they are safeguarded by laws which place restrictions upon the investment of their funds. This is one reason why there have been, in the main, fewer failures among savings-banks than among other banks and trust companies. It follows, therefore, that the nearer the average investor gets to the standard of investment set by the best type of savings-banks, the nearer he gets to safety and peace of mind in the employment of his own funds.

Savings-banks statistics convey an impressive tribute to the thrift and foresight of the great mass of the American people. According to the latest and most authentic investigations there are now 1319 savings-banks in this country. Of this number 678 are mutual institutions and 641 are stock savings kind.

The total number of depositors in these banks is 8,027,192. This means that practically one out of every ten people has a savings-bank account.

The total amount of savings-bank deposits is $3,482,137,198. One striking fact that stands out in the consideration of this immense sum of money is that the average deposit of each individual depositor is $433.79. This is an increase of exactly $55.48 in the average deposit over that of ten years ago. Incidentally, the total number of savings-bank depositors in the United States has increased by 3,152,673 during the same period.

The average savings deposits vary in different parts of the country. In New England, for instance, it is $391.04, while in North Carolina the average is only $192.13.

One-third of the savings-banks of the country are located in New England. Yet, curiously enough, a Western State, Iowa, leads all the States, with 494 banks. West Virginia has the smallest number, with one.

On account of the restrictions placed upon the investments, the interest paid on savings-bank accounts is smaller, as a rule, than that paid by most other financial institutions. This follows the rule that the safer the investment, the lower the rate of interest or the yield derived from it. The highest rate of interest is 4.50 per cent., while the lowest is 3 per cent. The average rate of interest paid by savings-banks, however, is 3.54 per cent. Most of the big banks in the East, and in New York City especially, pay 4 per cent. Whenever a savings-bank begins to pay, or promises to pay, 5 per cent. or more, it is high time to begin an investigation of the bank and its conduct.

One precaution that savings-banks take in times of financial stringency, which is typical of the safety which surrounds the best types, is that they are permitted by law to compel their depositors to give a sixty days' notice of the withdrawal of their deposits. The benefit to be derived from this is obvious. If there is a panic, "runs" begin in the banks. People become alarmed and clamor for their money. In order to get the cash to meet these demands, the banks have to sacrifice their investments at panic prices. But, if the depositors are required to wait sixty days, it enables the banks to make good disposition of their securities and they do not have to close their doors. Incidentally, the excitement subsides and, by the time the sixty days are up, the depositor is willing to leave his money in the bank.

The Sixty Days' Notice Clause

During the October panic in New York there was a concrete example of this. Half a dozen banks and one trust company closed their doors. People were excited and withdrawing money from banks and trust companies on all sides. Even savings-bank depositors became concerned, and wanted to get at their funds. The presidents of the New York savings-banks got together and decided to enforce the sixty days' notice clause on all amounts over $50. Sums less than this could be obtained right away. This action cleared up the whole savings-bank situation. Of course, if a man had a thousand dollars in a savings-bank and had urgent need of the money, to pay off a mortgage or to increase his business, and gave proof to the bank officials that he actually needed the cash, he got it.

Banking by mail has come to be part of the work of the modern savings-bank, and especially the big ones of New York City. One of them, which happens to be the biggest in the world, has opened a special department for the men in the United States Army and Navy. Over the window where these deposits are received hangs an American flag. There are more than a thousand accounts in this department. Deposits for them are received every day from all parts of the world, and especially from the Philippines, Cuba and Porto Rico. The men can withdraw money by long-distance communication, too, by sending in a blank properly filled out. But it takes a long time and the delay discourages a desire to get it out. Thus the real function of the bank is carried out.

The savings-bank laws are not the same in all States. Some States have very strict laws; others have laws that are not so exacting. The States that have savings-bank laws are: Connecticut, Indiana, Iowa, Maine, Massachusetts, Michigan, Minnesota, Kentucky, Missouri, Nebraska, New Hampshire, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Vermont and Wisconsin. In the other States there are either no laws, or such slight restrictions as to afford the savings-bank depositor little or no protection.

The strictest savings-bank laws are in New York. The savings-banks in this State are permitted to invest in three kinds of investments: real-estate mortgages, railroad bonds of the highest class, and Government bonds, which include the bonds of the United States, and the bonds of States, cities, towns, villages and school districts. Practically one-half of the investments of New York savings-banks are in real-estate mortgages.

The savings-bank laws of Massachusetts rank second after New York. There is a little wider latitude. Among other things, street railway bonds are legal in Massachusetts.

As a rule, the laws of the Eastern States are the best. The Middle States are less careful, with the exception of Ohio, while the Western States are the most lax.

Incidentally, it is a good thing to remember that you can start a savings-bank account with one dollar and that no amount is too small to be saved.

Tobacco Facts

THE so-called "nicotineless" tobacco, which, though a novelty, has already obtained much popularity in France, does in reality contain a small amount of the objectionable alkaloid. Most of the latter, however, has been removed from the manufactured article by washing the tobacco in water. Thus rendered comparatively harmless, it finds favor with smokers who are suffering from weak nerves or heart trouble.

In this country a number of patents have been granted within recent years for methods by which tobacco may be made harmless. The process in one case consists in soaking the "fillers" of cigars in a fluid extract of pine needles, the nicotine having been previously carried off by exposing the material to alcohol vapor. In this way the cigars are not only rendered innocuous, but acquire what many persons consider to be a most desirable aromatic fragrance.

A patented substitute for plug tobacco consists of sassafras bark, gentian root, and prickly ash bark, with extract of licorice for a "binder." It is recommended as harmless, and will satisfy the craving for the noxious "weed." Another idea in the same line is for cigars of eucalyptus leaves. The inventor (who, it is needless to say, is a woman) says that "unlike tobacco, they leave a clean and pleasant flavor in the mouth."

Cigarettes are flavored with essences of various plants, such as vanilla, stramonium, coffee and valerian, and occasionally a few tea leaves are mixed with the tobacco. These flavors appeal to individual fancy, especially with women who smoke.

Tobacco is adulterated to a considerable extent with the leaves of the cabbage, the turnip, the potato and the beet, which, after being steeped in solutions to deprive them of their natural flavor, are subjected to a bath of extract of tobacco stems. Cleverly manipulated, and treated with the flavoring "sauces," the recipes for which are secrets of the trade, such artificial tobacco seems to be acceptable enough as a commercial article.

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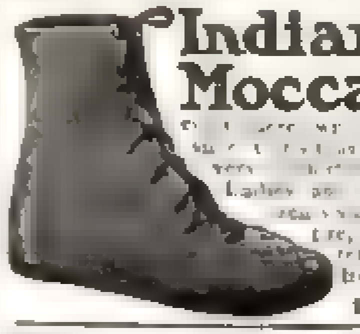

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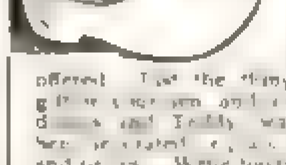

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THE PHYSIOGNOMY OF DISEASE

(Continued from Page 5)

and meanwhile quietly deciphering the unmistakable cuneiform inscription, the often twice palimpsest, written by the finger of disease upon his face. It takes time and infinite pains. In no other realm does genius come nearer to Buffon's famous description, "the capacity for taking pains," but it is well worth the while. And with all our boasted and really marvelous progress in precise knowledge of disease, accomplished through the microscope in the laboratory, it remains a fact of experience that so careful and so trustworthy is this face picture when analyzed that our best and most depended upon impressions as to the actual condition of patients, are still obtained from this source. Many and many a time have I heard the expression from a grizzled consultant in a desperate case, "Well, the last blood count was better," or "The fever is lower," or "There is less albumen, but I don't like the look of him a —— bit"; and within twenty-four hours you might be called in haste to find your patient down with a hemorrhage, or in a fatal chill, or sinking into the last coma.

It would really be difficult to say just what that careful and loving student of the *genus humanum* known as a "doctor" looks at first in the face of a patient. Indeed, he could probably hardly tell you himself, and after he has spent fifteen or twenty years at it, it has become such a second nature, such a matter of instinct with him, that he will often put together all the signs at once, note their relations, and come to a conclusion almost in the "stroke of an eye," as if by instinct, just as a weather-wise old salt will tell you by a single glance at the sky when and from what quarter a storm is coming.

I shall never forget the remark of my greatest and most revered teacher, when he called me into his consultation-room to show me a case of typical locomotor ataxia, gave me a brief but significant history, put the patient through his paces, and asked for a diagnosis. I hesitated, blundered through a number of further unnecessary questions, and finally stumbled upon it. After the patient had left the room, I, feeling rather proud of myself, expected his commendation, but I didn't get it. "My boy," he said, "you are not up to the mark yet. You should be able to recognize a disease like that just as you know the face of an acquaintance on the street." A positive and full-blown diagnosis of this sort can, of course, only be made in two or three cases out of ten. But the method is both logical and scientific, and will give information of priceless value in ninety-nine cases out of one hundred.

The Causes of Various Expressions

Probably the first, if not the most important, character that catches the physician's eye when it first falls upon a patient is his expression. This, of course, is a complex of a number of different markings, but chiefly determined by certain lines and alterations of position of the skin of the face, which give to it, as we frequently hear it expressed, an air of cheerfulness or depression, comfort or discomfort, hope or despair. These lines, whether temporary or permanent, are made by the contractions of certain muscles passing from one part of the skin to another or from the underlying bones to the skin. These are known in our anatomical textbooks by the natural but perfectly absurd name of "muscles of expression."

Their play, it is true, does make up about two-thirds of the wonderful shifting of relation, which makes the human countenance the most expressive thing in the world; but their original business is something totally different. Primarily considered, they are solely for the purpose of opening or closing, contracting or expanding the different orifices, which, as we have seen, appear upon the surface of the face. This naturally throws them into three great groups —those about and controlling the orifice of the alimentary canal, the mouth; those surrounding the joint openings of the air-tube and organ of smell, and those surrounding the eyes.

As there are some twenty-four pairs of these in an area only slightly greater than that of the extent of the hand, and as they are capable of acting with every imaginable grade of vigor and in every possible combination, it can readily be seen what an infinite and complicated series of expressions—or, in other words, indications of the state of affairs within those different orifices—they are capable of. Only the barest and rudest outlines of their meaning and principles of interpretation can be attempted. To put it very roughly, the main underlying principle of interpretation is that we make our first instinctive judgment of the site of the disease from noting which of the three great orifices is distorted farthest from its normal condition. Then by constructing a parallel upon the similarity or the difference of the lines about the other two openings, we get what a surveyor would call our "lines of triangulation," and by following these to their converging point can often arrive at a fairly accurate localization.

What the First Glance Tells

The greatest difficulty in the method, though at times our greatest help, is the extraordinary and intimate sympathy which exists between all three of these groups. If pain, no matter where located, once becomes intense enough, its manifestations will travel over the face-dial, overflowing the organ or system in which it occurs, and eyes, nostrils and mouth will alike reveal its presence. Here, of course, is where our second great process, so well known in all clew following, elimination, comes in

A patient comes in with pain lines written all over his face. To put it very roughly—has he cancer of the stomach? Pneumonia? Brain tumor? If there be no play of the muscles distending and contracting the nostrils with each expiration, no increased rapidity of breathing, no gasp when a full breath is drawn, and no deepred fever blush on the cheeks, we mentally eliminate pneumonia. The absence of these nasal signs throws us back toward cancer or some other painful affection of the alimentary canal. If the pain lines about the mouth are of recent formation, and have not graved themselves into the furrows of the forehead above and between the eyebrows; if the color, instead of ashy, be clear and red, we throw out cancer and think of colic, ulcer, hyperacidity or some milder form of alimentary disease.

If, on the other hand, the pain lines are heaviest about the brows, the eyes and the forehead, with only a sympathetic droop or twist of the corners of the mouth, the nostrils are not at all distorted or too movable, there is no fever flush and little wasting, and on turning to the eyes we find a difference between the pupils, or a wide distension or pin-pointlike contraction of both or a slight squint, the picture of brain tumor would rise in the mind. Once started upon any one of these clews, then a hundred other data would be quickly looked for and asked for, and ultimately, assisted by a thorough and exhaustive examination with the instruments of precision and the tests in the laboratory, a conclusion is arrived at. This, of course, is but the roughest and crudest outline suggestive of the method of procedure.

Probably not more than once in three times will the first clew that we start on prove to be the right one; but the moment that we find this barred we take up the next most probable, and in this manner hit upon the true scent.

As to the cause and rationale of these pain lines only the barest outlines can be given. Take the mouth for an example. When all is going well in the alimentary canal, without pain, without hunger, and both absorption of food and elimination of waste products are proceeding normally, the tissues about the mouth, like those of the rest of the body, are apt to be plump and full; the muscles which open the aperture, having fulfilled their duty and received their regular wages, are quietly at rest; those that close the opening, having neither anticipation of an early call for the admission of necessary nutriment, nor an instinctive desire to shut out anything that may be indigestible or undesirable, are now in their normal condition of peaceful, moderate contraction, the face has a comfortable, well-fed, wholesome look. On the other hand, let the digestive juices fail to do their duty properly, or the swarms of bacteria pets which we keep in our food canals get beyond control, or if for any other reason the tissues be kept from getting their proper supply of nourishment from the food canal, the state of affairs is quickly revealed in the mouth mirror. Instead of those muscles which open the mouth resting peacefully in the consciousness of duty well done, they are in a state of perpetual fidget, twitching, pulling, wondering whether they ought not to open the portal for the entrance of new supplies of material, since the tissues are crying for food.

As the strongest of these are those which pull the corners of the mouth outward and downward, the resultant expression is one of depression, with downward curving angles to the mouth. The eyes, and even the nostrils, sympathetically follow suit, and we have that countenance which, by the cartoonist's well-known trick, can be produced by the alteration of one pair of lines, those at the angles of the mouth, turning a smiling countenance into a weeping one. On the other hand, if all these processes of nutrition and absorption are proceeding as they should, they are accompanied by mild sensations of comfort which, although they no longer reach our consciousness, reveal themselves in the mouth-opening muscles, and they gently contract upward and outward in pleasurable anticipation of the next intake, and we get the grin or the smile.

If, on the other hand, these digestive disturbances be accompanied by pain, then another shading appears on our magic mirror, and that is a curious contraction of the mouth, with distortion of the lines surrounding it, so violent in some cases as to positively whiten the lips or produce lines of paleness along the course of the muscles. This is the set or twisted mouth of agony, and is due to a curious transference and reflex on this order: that inasmuch as the last food which entered the alimentary canal seems to have caused this disturbance and pain, no more will be allowed to enter it at present under any conditions. And as our alimentary instincts are the most fundamental of all, by a due process of transference, mental agony calls into action this same set of muscles, to shut out any possible addition to the agony already present.

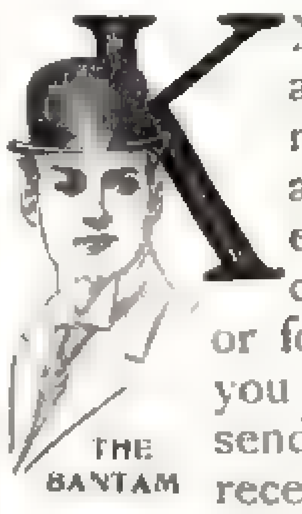
Lines About Mouth and Nostrils

The lines of determination, similarly about the mouth, are those of the individual who has the courage to say "No" to the tempting morsel when he doesn't need it; and the lines of weakness and irresolution are those of the nature which cannot resist either gastronomic or other temptation. Similarly, the well-known lines of disgust or of discontent about the corners of the mouth are the unconscious contractions accompanying nausea, and preparations to expel the offending morsel whether from stomach or mouth.

If, on the other hand, our first glance shows us that the deepest pain lines are those about the nostrils and upper lip, especially if the wings of the nostrils can be seen to dilate with each breath, and breathing be faster than normal, our clew points in the direction of some disease of the great organs above the diaphragm—that is, the lungs or heart.

Signs in this region might refer to either of these, for the reason that although a sufficient intake of air is one of the necessary conditions of proper oxygenation, a free and abundant circulation of the blood through the air cells is equally essential. In fact, that common phenomenon known as "shortness of breath" is more frequently due to disturbances of the heart and circulation than it is to the lungs, especially in patients who are able to be up and about. If, in addition to the danger signal of the rise and fall of the nostrils with each breath, we have a pale, translucent skin, with a light, hectic flush showing just below the knifelike lower edge of the cheekbone, a widely-open, shining eye, and a clustering abundance of hair of a glossiness bordering on dampness, red lips slightly parted, showing the teeth between, a painfully strong suspicion of consumption would arise unbidden.

This pathetic type of face has that fatal gift which the French clinicians, with their usual happiness of phrase, term *La beauté du diable.* The eager eyes, dilated nostrils, parted lips, give that weird air of



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exaltation which, when it occurs, as it occasionally does in the dying, is interpreted as the result of glimpses into a spirit world. When to this is added the mild delirium of fever, when memories of happier days and of those who have passed before arise unbidden and babble themselves from the tongue, one cannot wonder at this interpretation.

The last group of lines to be noted is that about the eyes and forehead. These are less reliable than either of the other two, for the reason that they are so sympathetic as almost invariably to be present in addition, whenever the lower dial-plates of the face are disturbed. It is only when they appear alone that they are significant; then they may be interpreted as one of three things: first, and commonest, eye strain; second, disease in some part of the nervous system or muscular system, not connected with the organs of the chest or abdomen; and third, mental disturbances.

This last relation, of course, makes them in many respects the least reliable of all the face indices, because—as is household knowledge—they indicate mental conditions and operations, as well as bodily. "The wrinkled brow of thought," the "deep lines of perplexity," etc., have penetrated even to the vocabulary of the reporter. They are, however, a valuable check upon the other two groups. They are not apt to be present in consumption and in other forms of serious disease, attended by fever, on account of the curious effect produced by the toxins of the disease, which is often distinctly not only stimulating, but of an exhilarating nature, or will produce a slight stupor or lethargy, such as is typical of typhoid.

One of the most singular transformations in the sick-room, especially in serious disease marked by a lethargy or stupor, is that in which the patient's countenance will appear like a sponged-off slate, so completely have the lines of worry and of thought been obliterated.

One distinct value of the pain lines about the eyes and brow is that you can often test their genuineness. Just engage your hypochondriac or hysterical patient in lively conversation; or, on the reverse principle, wound his vanity, so as to produce an outburst of temper, and see how the lines of undying agony will fade away and be replaced by the curves of amusement or by the straight-drawn brows of indignation.

As with the painter, next to line comes color. Every one, of course, knows that a fresh, rosy color is usually associated with health, while a pale, sallow complexion suggests disease. But our color signals, while more vivid, are much less reliable and more apt to deceive than our line markings.

Surprising as it may sound, careful analyses have shown, first, that the kind of pigment present in the human skin of every race is absolutely one and the same. The only difference between the negro and the white man is that the negro has two or three times as much of it. Secondly, that every skin except that of the albino has a certain, and usually a considerable, amount of this pigment present in it.

"The red hue of health" is even more apt to mislead us, because, being due to the abundance of blood in the meshes of the skin, many fevers, by increasing the rapidity of the heart-beat and dilating the vessels in the skin, give a ruddiness of hue equal to or in excess of the normal.

However, a little careful checking up will eliminate most of the possible mistakes and enable us to obtain information of the greatest value from color. For instance, if our patient be of Southern blood, or tanned from the seashore, the good red blood in his arteries is pretty safe to show through at the normal blush area on the cheeks; or, failing that, through the translucent epithelium of the lips and gums. If, on the other hand, this yellow tint be due to the escape of broken-down blood-pigments into the tissues, or a damming up of the bile, and a similar escape of its coloring matter, as in jaundice, then we turn to the whites of the eyes, and if a similar, but more delicate, yellowish tint confronts us there, we know we have to deal with a severe form of anæmia or jaundice, according to the tint. In extreme cases of the latter, the mucous membrane of the lips and of the gums will even show a distinctly yellowish hue. The frightful color of yellow fever, and the yellow "death mask," which appears just before the end of several fatal forms of blood poisoning, is due to the tremendous breaking down of the red cells of the blood under the attack of the fever toxins, and their leaking out into the tissues. A similar process of a milder and less serious extent occurs in those temporary anæmias of young girls, known for centuries past in the vernacular as "the green sickness." And a delicate lemon tint of this same origin, accompanied by a waxy pallor, is significant of the deadly, pernicious anæmia and the later stages of cancer.

The most significant single thing about the red flush, supposed to be indicative of health, is its location. If this be the normal "blush area," about the middle of each cheek, which is one of Nature's sexual ornaments, placed, like a good advertisement, where it will attract most attention and add most beauty to the countenance, and it fades off gradually at the edges into the clear whiteness or brownness of the healthy skin, it is probably both healthy and genuine. If the work of either fever or of art, it will generally reveal itself as a base imitation. In eight cases out of ten of fever, the flush, instead of being confined to this definite area, extends all over the face, even up to the roots of the hair. The eyes, instead of being clear and bright, are congested and heavy-lidded, and if with these you have an increased rapidity of respiration, and a general air of discomfort and unrest, you are fairly safe in making a diagnosis of fever. If the first touch of the tips of the fingers on the wrist shows a hot skin and a rapid pulse, the diagnosis is almost as certain as with the thermometer.

Now for two of the instances in which it most commonly puzzles us. The first of these is consumption; for here the flush, both in position and in delicacy and gentle fading away at the proper margins, is an almost perfect imitation of health. It, however, usually appears, not as the normal flush of health does, upon a plump and rounded cheek, but upon a hollow and wasted one. It rises somewhat higher upon the cheekbones, throwing the latter out into ghastly prominence. The lips and the eyes will give us no clew, for the former are red from fever, and the latter are bright from the gentle, half-dreamy state produced by the toxins of the disease, the so-called "*spes phthisica*"—the everlasting and pathetic hopefulness of the consumptive. But here we call for help upon another of the features of disease—the hand. If, instead of being cool and elastic, this is either dry and hot, or clammy and damp, and feels as if you were grasping a handful of bones and nerves, and the finger-tips are clubbed and the nails curved like claws, then you have a strong *prima facie* case.

The other color condition which is apt to puzzle us is that of the plump and comfortable middle-aged gentleman with a fine rosy color, but a watery eye and loose and puffy mouth, a wheezy respiration and apparent excess of adipose. Here the high color is often due to a paralytic distension of the blood-vessels of the face and neck, and an examination of his heart and blood-vessels shows that his prospects are anything but as rosy as his countenance.

THE NEW REPORTER

(Concluded from Page 12)

learned that the committee has had a meeting for ten years. I shall remedy that."

"What is the committee supposed to do, Judge?" I asked.

"I have not, as yet, found out whether we are supposed to ventilate the acoustics or acousticize the ventilation. However, I shall devote myself earnestly to the problem."

Judge Bolus' currency bill is one of a wagon-load. Every Representative who felt a call to save his country from whatever disaster may be impending or may have impended because of money stringency dashed off a currency reform bill on the train while coming here to help make laws, and threw it into the hopper on the first day of the session. The files of the Committee on Banking and Currency are stuffed with bills of all kinds, each one guaranteed to make currency as free and frequent as if it grew on the trees. One of the first in was that of Fowler, of New Jersey. He has been shoving in an elastic-currency bill for the past twelve years, they tell me, and has never yet got to that state of mind where he can define his terms.

Everybody concedes that Speaker Cannon is taking his Presidential boom seriously. When you talk to him you find it has struck in and that a rising temperature is observed in the patient, together with other unmistakable symptoms. There are persons who read the President's mind accurately, they say, every morning, who assert, with great positiveness, that the President will ultimately come to Cannon and support him, which is a proposition the Cannon men hope will not come to pass, for the President supported Taft, and Taft's boom, just at this time, is as flat as if he had sat down on it himself. The argument of these wizards is that Speaker Cannon is more than seventy years old now and that there could be no possibility of a second term for him, even if he lived out his first term. This, they say, would leave the way open for President Roosevelt in 1912, which, it is asserted with much positiveness, is the President's real object in life.

It is curious how a man loses his sense of perspective when he becomes either an actual or a tentative candidate for President. Take the case of Cortelyou, who is backed for the nomination by the big financial interests in New York. Cortelyou is usually the calmest and most unimaginative man in the world. He never had an emotion. Now that he has it in his head that he may be nominated for President next June he has become as flushy and tenterhooky on that subject as a schoolgirl is about her first beau. He sits around and wonders why the patriots are not rallying to his standard, and cannot understand it all. Still, this feeling on his part does not loosen him in so far as his general communications with the world at large are concerned.

Knox on an Even Keel

The only one of the lot who is maintaining an even keel is Knox. He is under no delusions. He understands there is no more chance of his being nominated for President than there is of Cardinal Gibbons getting married, and he is content to let his machine-made indorsement by Pennsylvania stand to be used for whatever purpose may seem fit.

Senator Foraker has bumped into the Ohio situation again, after learning, or thinking he has learned, that the President is inclined to let Taft go by the board. Foraker isn't doing that, either, because he thinks he can be nominated for President, but because he hates peace and does not intend to let the President control the Ohio delegation to the National Convention if he can prevent it.

The anti-Roosevelt people are shouting for Governor Hughes, of New York, to whom the President is utterly opposed, as the President's idea is that he should control the New York delegation.

Vice-President Fairbanks' boom is a sad and dispirited affair, almost in the cadaver class.

The Democratic candidates are—William Jennings Bryan, as some fellow put it in the Marble Room of the Senate the other day. Colonel Jim Johnson told me he had a long talk with The Peerless Leader a few days ago, wherein Bryan revealed to him all his plans. He told me this on the corner of Fifteenth and G Streets, while standing in front of the Riggs House. As he was talking, Mr. Bryan came along with some of his local friends. He didn't seem to recognize Colonel Jim, and, when I mentioned that fact, Colonel Jim said it was because Bryan didn't want to tip his hand and let on he knew the Colonel for fear some of his secret political moves the Colonel is going to do for Bryan might get out or be traced back to him.

The Colonel is suffering acutely from the financial stringency. He told me he was unable to get any cash out of his bank.

"Have you got any cash in the bank?" I asked him.

The Colonel was much annoyed, and said I was already getting cynical and suspicious through my contact with those scoffing correspondents in the press gallery. "Assassins of reputation" was the term he used.

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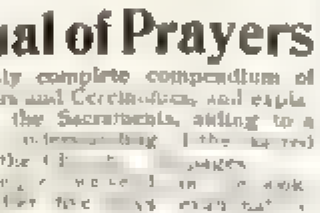

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THE BRACE-GAME

(Concluded from Page 11)

A dead silence fell on the group. Plainly could be heard the men's quickened breathing. The shouts and noise from the card parties blundered through the stillness. Some one tiptoed across and whispered in the ear of the nearest player. A moment later the chairs at the two tables scraped back. One of them fell violently to the floor. Their occupants joined the tense group about the monte game. All the girls drew near. Only behind the bar the white-aproned bartenders wiped their glasses with apparent imperturbability, their eyes, however, on their brass knuckles hanging just beneath the counter, their ears pricked up for the riot call.

The gambler pretended to deliberate, his cool, shifty eyes running over the group before him. A small door immediately behind him swung slowly ajar an inch or so.

"Got the money?" he asked.

"Have you?" countered Orde.

Apparently satisfied, the man nodded.

"I'll go you, bub, if I lose," said he. "Lay out your money."

Orde counted out nine fifty-dollar bills and five tens. Probably no one in the group of men standing about had realized quite how much money five hundred dollars meant until they saw it thus tallied out before them.

"All right," said the gambler, taking up the cards.

"Hold on!" cried Orde. "Where's yours?"

"Oh, that's all right," the gambler reassured him. "I'm with the house. I guess McNeil's credit is good," he laughed.

"That may all be," insisted Orde, "but I'm putting up my good money, and I expect to see good money put up in return."

They wrangled over this point for some time, but Orde was obstinate. Finally the gamblers yielded. A canvass of the drawer, helped out by the bar and the other games near, made up the sum. It bulked large on the table beside Orde's higher denominations.

The interested audience now consisted of the dozen men comprised by Orde's friends; nearly twice as many strangers, evidently rivermen; eight hangers-on of the joint, probably fighters and "bouncers"; half a dozen professional gamblers and several waitresses. The four barkeepers still held their positions. The rivermen were scattered loosely back of Orde, although Orde's own friends had by now gathered compactly enough at his shoulder. The mercenaries and gamblers had divided, and now flanked the table at each side. Newmark, a growing wonder and disgust creeping into his usually unexpressive face, recognized the strategic advantage of this arrangement. In case of difficulty a determined push would separate the rivermen from the gamblers long enough for the latter to disappear quietly through the small door at the back.

"Satisfied?" inquired the gambler briefly.

"Let her flicker," replied Orde with equal brevity.

A gasp of anticipation went up. Quite coolly the gambler made his passes. With equal coolness and not the slightest hesitation Orde planted his great red fist on one of the cards.

"That is the jack," he announced, looking the gambler in the eye.

"Oh, is it?" sneered the dealer. "Well, turn it over and let's see."

"No," roared Orde. "*You turn over the other two!*"

A low oath broke from the gambler and his face contorted in a spasm. The barkeepers slid out from behind the bar. For a moment the situation was tense and threatening. The dealer with a sweeping glance again searched the faces of those before him. In that moment probably he made up his mind that an open scandal must be avoided. Force and broken bones, even murder, might be all right enough under color of right. If Orde had turned up for a jack the card on which he now held his fist, and then had attempted to prove cheating, a cry of robbery and a lively fight would have given opportunity for making away with the stakes. But McNeil's could not afford to be shown up before thirty interested rivermen as running an open-and-shut brace-game. However, the gambler made a desperate try at what he must have known was a very forlorn hope.

"That isn't the way this game is played," said he. "Show up your jack."

"It's the way I play it," replied Orde sternly. "These gentlemen heard the bet." He reached over and dexterously flipped over the other two cards. "You see. Neither of these is the jack; this must be."

"You win," assented the gambler, after a pause.

Orde, his fist still on the third card, began pocketing the stakes with the other hand. The gambler reached palm up across the table.

"Give me the other card," said he.

Orde picked it up, laughing. For a moment he seemed to hesitate, holding the bit of pasteboard tantalizingly outstretched as though he were going to turn also this one face up. Then, quite deliberately, he looked to right and to left where the fighters awaited their signal, laughed again, and handed the card to the gambler.

At once pandemonium broke loose. The rivermen of Orde's party fairly shouted with joy over the unexpected trick; the employees of the resort whispered apart; the gambler explained, low-voiced and angry, his reasons for not putting up a fight for so rich a stake.

"All to the bar!" yelled Orde.

They made a rush, and lined up, and ordered their drinks. Orde poured his on the floor and took the glass belonging to the man next him.

"Get them to give you another, Tim," said he. "No knockout drops if I can help it."

The men drank, and some one ordered another round.

"Tim," said Orde, low-voiced, "get the crowd together and we'll pull out. I've a thousand dollars on me, and they'll sandbag me sure if I go alone. And let's get out right off."

Ten minutes later they all stood safely on the lighted thoroughfare of Water Street.

"Good-night, boys," said Orde. "Go easy, and show up at the booms Monday."

He turned up the street toward the main part of the town. Newmark joined him.

"I'll walk a little ways with you," he explained. "And I say, Orde, I want to apologize to you. Most of the evening I've been thinking you the worst fool I ever saw, but you can take care of yourself at every stage of the game. The trick was good, but your taking the other fellow's drink beat it."

The Wrong Number

CARL POHLIG, conductor of the Philadelphia Orchestra, spent two years at Heidelberg, specializing in philosophy and metaphysics before he took up music. Perhaps that is why he has retained a keen sense of humor and remains a lover of good stories. At any rate, the other night he told the following:

"While I was in Hamburg, associated with Gustav Mahler in the direction of the opera there, I found that most of the singers had been infected with the passion for gambling, and especially for what you Americans—I may almost say 'we Americans' now—call 'playing the lottery.' One of the tenors was an especially bad case, and believed, as all bad cases do, in the virtue of such numbers as occurred to him in dreams. One day he came to me and said:

"'I am sure to win this time. Last night in a dream I saw myself standing in a big marble hallway with two great numerals beside me. On my right hand was the figure 2 and on my left the figure 4. I shall play the number 24.'

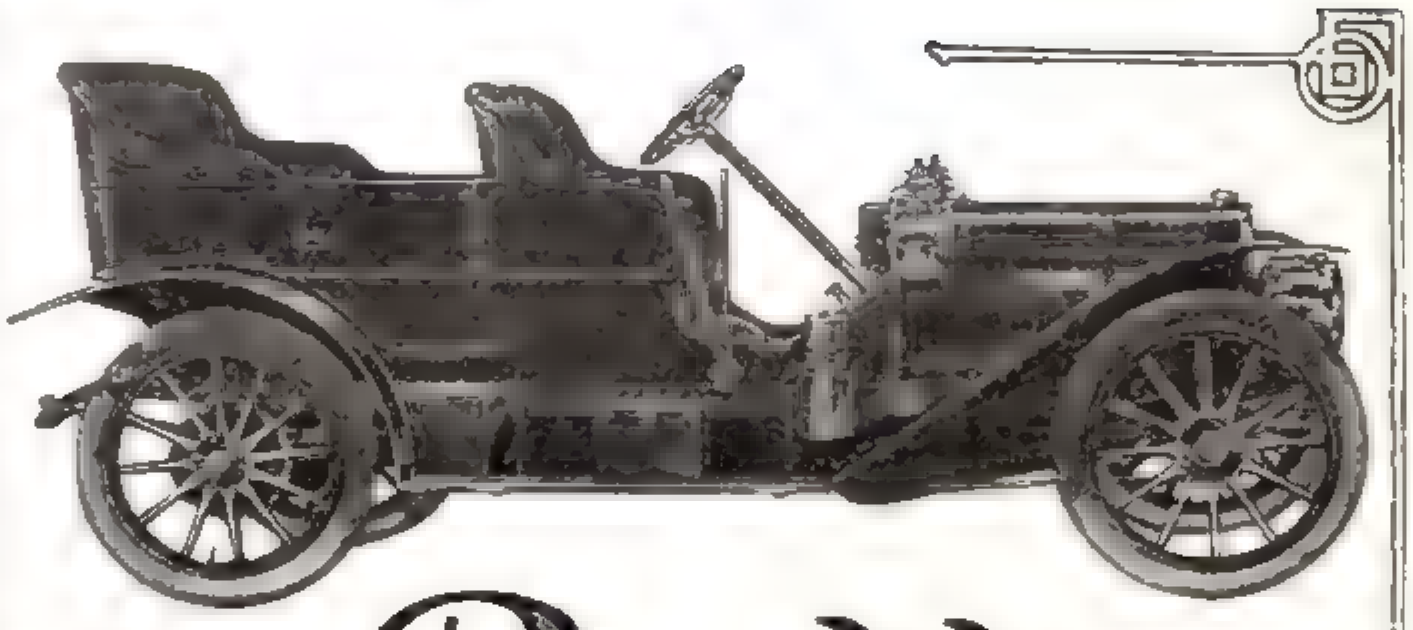
"I made no comment until I saw him the next morning. Then I inquired what his luck had been.

"'Very peculiar,' he answered. 'I played 24, but I must have made some mistake, for it was 204 that won, and yet I am sure that, in my dream, I saw only my own self with the figure 2 on my right and the figure 4 on my left.'

"'And you were in the centre?' I questioned.

"He nodded.

"'Then, my friend,' I replied, 'you simply forgot to take account of the cipher between those two figures.'"



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MY LADY'S FURS

(Concluded from Page 7)

work among them with a knife point; naturally the more so when one is alone, with no aid, with no aid expected. But this must be done. There are no surgeons even on Unimak.

Derinoff first split off the remaining wood of the klipsie arm, whose head he had fiercely broken from the trap when that unexpected but always impending klipsie accident had come. He had crawled all these miles, knowing that he must get to fire and food before he could begin work on the deep-sunken iron barbs, a finger's length deep in his knee and leg. Of course, the knee would be ruined. Others of his tribe had suffered so, and some of them had lived. He wished the irons had not been barbed. But before he went to work he pushed back under the eaves two splendid foxes, black as ink, shining as diamonds. He had brought them on his back all the way, knowing their value. He had planned to give them to his fiancée, Anasteek, to show his people that he could afford to keep the best fur in the world. Derinoff had been singing of his good fortune over these foxes when the klipsie struck him. In his joy, thinking how soon he was going to marry Anasteek, he had forgotten that he had changed his klipsie to another point a few yards distant. The native who takes one fox on a run pulls up his klipsie and moves it a few feet one way or the other on the path, so that the other foxes may not smell the spilt blood, and so avoid the place. Derinoff had forgotten. Thinking of Anasteek he had walked square into the string that threw loose its barbed irons.

He bent over the wounded leg and began now not to sing, but to chant; to call upon all the spirits, which often he heard about his hut at night, to come and be with him in his pain. Then he began to work. I do not want to say how much my lady's furs sometimes may cost.

After it was over, Derinoff, two days before able to do his fifty miles under pack as easily as a horse, lay back on his bed, spent and weak as a child. He could scarcely chant any more. He lay there that night and the next day. He could no longer eat. The fever came. His mind became confused. He thought it was a spirit when his door opened and he saw a face peer in.

III

GOLD, whether on Fifth Avenue or on Unimak Island, is, after all, a forcible thing in its attraction. The fox is a keen-nosed creature, but at most can scent delight or danger scarce more than a mile or so. The nose of man smells gold thousands of miles, wherever it may be: in the midst of deserts, under ice or snow or rock, through all manner of danger, doubt, hardship. Be gold never so slight, and in place never so unheard of, let it be but exposed for a hand's span in any place, and presently the nose of some man shall smell it and find it out. Gold, too, has no rules of its own. It is where you find it. Nothing can be determined in regard to its appearance more certain than can be said regarding the whereabouts of a rare black or silver-gray fox skin. Men find them both. A few men in the far Northwest seek them both in the same locality, knowing them both to be rare and without rule.

Ben Wilson and his partner, Jan Mullinoff, had long suspected that Derinoff was on the trail of a gold mine, a double one. Sometimes Derinoff brought in a little quantity of fine flour gold, which they knew had been washed up on some beach. Derinoff also brought in fine fox robes. For the average white adventurer beach mining is more attractive than fox trapping, but the sum of such things was that Wilson and Mullinoff undertook to follow the Aleut to his distant island. They had seen the smoke of his barabara at last, as they followed down the coast, touching at bay after bay, and so they had landed to see what they might find. They discovered many skeletons of dead foxes, nothing new to them. They discovered also the abandoned rocker and the beach diggings where Derinoff had worked. They did not expect, however, to find what they saw when they pushed open the barabara door and crawled in—scores of skins stretched on spreaders and pushed back under the eaves; a fire dwindling into ashes; and on his blankets the Aleut hunter, his eye glazed and dull, regarding them without speech as they entered.

"What's up, partner?" gruffly asked the older of the two newcomers. "Sick?"

Derinoff nodded his head. They came near, as dogs do to one of their kind which has been hurt.

"Look!" said Wilson, pointing to Derinoff's leg. His partner stifled a grunt in his own throat.

"Got it fair, plumb through the knee! Reckon that'll stop him for a while. Say, man, you got anything to eat?"

Derinoff was a gentleman among his own people, and all wild peoples are hospitable. He dragged himself heavily up on his bed and tried to pull out his scanty stores from behind him under the smoke-blackened eaves. Wilson lent him a hand at this, while Jan was fumbling about the fire.

"How'd you get hurt?" asked Wilson. Derinoff answered by picking up a klipsie hub and making a motion to show how the arm had struck him. He pointed to the barbed irons he had dug out of his flesh. He held up three fingers and a half to show that he had been there three days and a half. Wilson grunted. What was a native Aleut to him? What is the suffering of any creature, of any native of another color, to any of our superior race dwelling in our superior civilization?

"Traps all right, pardy?" asked Wilson after a time, his mouth still full. He answered himself, reaching up and pulling skin after skin off the stretcher, reversing them to examine the fur. He found two fresh skins not yet stretched. His eyes gleamed. "Look at 'em!" he said to his companion. "Jan, there's a fortune here. Sell 'em at the company's store—I guess not! Seattle for these, and us for Seattle."

They both looked at Derinoff now, with the eyes of wild dogs that have taken stock of a wounded one's infirmities and fear it no longer. "He'll never get over that leg," whispered the older one to the other. "It's black to the thigh. What good'll these things do him? They'll rot—the mice'll eat 'em, that's all. No one might get here in a dozen years."

Derinoff knew what they meant. He loved Anasteek, and did not mean to die. He reached for his rifle; but they had it first, grinning. Then he began to jabber in Aleut, in Chinook, in broken English; but they cared little as they fingered the priceless furs, softer than velvet, with more sheen than any silk. Derinoff was a good trapper and had cared well for his peltry.

They drew back now from Derinoff and talked by themselves, so that he could not hear them. Derinoff began to chant. He was in much pain. Among his people, when a man was sick, those who found him gave him aid, gave him what they had. These white men did not even shake a rattle or put on a mask to drive away the evil spirits which now might plainly be heard outside around the barabara. Derinoff could hear their wings. He was alone, forsaken, done almost to death. He knew these men would allow him to die or hasten his death, and he did not want to die. He wanted to live he had been going to live he would still live to marry Anasteek, though their wedding must be postponed for a time, not for long. He still could trap, even though his leg should come out short and crooked. He hoped she would not laugh at him now, that the people would not mock at him. He wanted to live; and now he knew that these two were planning that he should not live here in his own house, where he had fed them; they were going to forget all the laws of the wilderness, of strong men, of otter hunters, of gentlemen like himself, son of many hunters of the sea. This was no way for a gentleman to die. Derinoff chanted and called upon his Great Spirit to help him. He did not beg. He did not even look at these others.

At last they threw wood on the fire, so that it lighted up the low interior and carried up some of the smoke through the roof vent. "Shall we wait till morning?" asked Jan. "We've got to sleep here to-night, you know."

"Might as well, I reckon," said Wilson, pushing around in the sweet grass on the floor, doglike, trying to make himself a bed.

So they waited until morning.

This was what some lady's furs cost Derinoff and Anasteek, his bride.

But what of that, and what has it to do with the wedding of Rose Ellen Chandler and Herbert Deering, of Fifth Avenue? Nothing. Nothing in the world. I was just thinking over the report, printed to-day, that the Chandler-Deering wedding was not to be. Deering's fortune is gone, it seems—lost in a grim case of trusting to a friend or so in the late market crashes. They handled him remorselessly, even while he was confined to his bed by that singular accident to his knee which had deferred his wedding ceremony. This commonplace event, long ago forgotten by most of Deering's associates, two weeks ago, has nothing to do with the story of Derinoff. The latter is a purely barbarous matter of savages in the wilderness. We all know well enough that civilization is one thing and barbarism quite another. Naturally, also, we know in what corner of the world lies the one and where the other, and what the line which separates the two. Let us all thank God that we are civilized!

How the Englishman Does Business

(Concluded from Page 9)

men's golf clubs seem to show that this new trade in business standards is to have an import as well as an export side.

But in business it is safe to say that the two nations will never very closely resemble each other. There are racial differences and social differences. Most of all, there is the climatic difference.

The American never grows accustomed to London's climate. Neither does the Londoner. It is a remarkably healthy climate, for one thing, and also markedly depressing. There are no wide variations of temperature. Nor are there the brisk breezes of the United States, which in New York City average nine miles an hour, putting nip into the air. London's rainfall is heavy, and also its percentage of humidity even in clear weather. The rarity of disastrous fires there is sometimes cited by American editors as a result of English care and construction. But the London fireman gives other reasons:

"No high winds, sir," he says, "and a smaller ignition risk on account of the humidity—things do not ignite so easily nor burn so freely."

When the thermometer drops in New York the effect is usually invigorating. When it drops in London a damp cold penetrates the bones. There is far less sunshine than we are accustomed to, and when a real London fog comes down from nor'east (not the white fog of the tourist season, but a regular "black un," or what Mr. Guppy called a "London particular") there is not much optimism going. The Londoner never comprehends the Yankee until he comes to New York and lives in a brighter, brisker climate. At the end of a week he will run after street cars he doesn't want at all, and beat the Yankee hustler at it, and doesn't need a "Do it now" sign either.

The Englishman is coming out of a drab generation that is still reflected in the scoldings of Ruskin, those gloomy novels of Gissing, like a long family quarrel, and in many other places. He fell behind in free education, in technical training, in applied science. He would be a genuine decadent to-day were it not for his magnificent stamina. But he is catching up, and no criticism of his business methods must be read without keeping in mind his vast world trade, and the very long time that he has been doing business at the same old stand.

He is coming out of the shadow of the chimney-pot hat. A curious alteration is going on inside of him, commercially. He is sloughing off a lot of outworn social notions that hamper him in business. Almost any of these days now he may be thoroughly awake. And when he is, the Yankee in London, far from wanting to reform him, may heartily wish that he could be put back to sleep again.

Editor's Note—This is the first of a series of papers comparing and contrasting American and English business methods, which has grown out of Mr Collins' recent stay in London for this magazine

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The Invisible Marquis of Gallantreve

(Concluded from Page 15)

"I was thinking of suits, but not of this one. I thought it strange that the Marquis of Gallantreve, merely because I won his case in a lawsuit, should think me competent to win his case in a lovesuit."

"That sort of talk should be kept for my guardian. I know nothing of law, or — or of the other thing."

Maurice smiled down upon her.

"The Marquis will teach you, Mademoiselle."

She gave a little wriggle of impatience.

"Oh, bother the Marquis," she cried.

"With all my soul," agreed Maurice. "Let's talk about ourselves."

"Yes, tell me how you became an *avocat*."

But, as we know all about that already, we may leave the young people to their discussion.

The week passed very quickly for both of them. They motored together, drove together, boated together, and for all that Marie Angelique saw of the young man he might almost as well have been living at the château. As the week sped on, Maurice Armelin became more and more cheerful and brilliant in his conversation. He told himself he had never really lived before, but, on the other hand, Mademoiselle Maillot grew wistful and silent, until finally the morning of their last day dawned.

"Mademoiselle," he said, "I plead for a concluding walk together. May I have the pleasure of accompanying you to the forest on Josslyn's farm, and there, by the riverside, we will bid each other good-by?"

She did not answer except with a bow of the head, and they walked side by side, with very little said between them until they reached the spot he had indicated, and there they sat down together beneath the trees.

"Mademoiselle," he began, "this has been a week in Paradise."

"Yes," she replied indifferently, without looking up at him, "the estate of Gallantreve is indeed a Paradise."

"That was not precisely what I meant, Mademoiselle. Perhaps you will understand my remark when I confess that I have found you absolutely faultless, and shall so report to the Marquis of Gallantreve."

To his astonishment the girl turned her face to the trunk of the tree beneath which she sat, and began to weep quietly.

"What have I said?" he demanded.

"Oh, you have said nothing." Then she sprang to her feet, dashing away the tears, seemingly angry that he had been a witness of her emotion. When she spoke her voice was hard enough, and under sufficient control.

"The week has ended," she said, facing him as he, too, arose and stood before her. "The Marquis will be quite within his rights if he rejects my proffer, in spite of your recommendation, will he not?"

"Within his rights, yes, but if he acted thus I should not call him a gentleman."

"Then, possibly, you will not call me a lady. If one party to the compact has the right, the other party logically must have a similar remedy?"

"Certainly, Mademoiselle; you reason like a lawyer."

"Thank you. I suppose you intend that for a compliment. I therefore announce to you, Monsieur, that nothing on earth will induce me to marry the Marquis of Gallantreve!"

"What excuse can I make to the Marquis, Mademoiselle?"

"Am I compelled to vindicate my action?"

"I think you owe that much to the Marquis, and also to yourself, Mademoiselle."

"In that case you may say that I do not love him, and will never marry a man I do not love."

"There has been a radical change in your opinion since this day week."

"Yes. I had imagined a man that does not exist."

"The Marquis does not exist?" cried Maurice, apprehensive that she had discovered his duplicity.

"Does not exist as I had pictured him. The man I had fancied him to be was constructed from your speech in court and my imagination in the château. If the Marquis de Gallantreve had been the man whose feelings you described he would never have remained so long in Paris without visiting his own homestead. Have I given you sufficient reasons for my conduct?"

Armelin shook his head.

"I fear he will not think them sufficient."

"I do not care in the least what he will think, but if he feels himself ill-used, tell him I have still another and a stronger reason in reserve, which I will confess to him, but not to you."

"Thank God that between us we have eliminated the Marquis a useless creature at best. Now, Mademoiselle, he being out of the way, I do myself the honor of proposing for your hand in marriage."

"You!"

"Yes, I."

"Then I have the honor of declining your proposal."

"Why?"

"Must I give reasons to you also?"

"Yes, if you can give the same reason."

"What do you mean by that, Monsieur?"

"I mean that if you tell me that you do not love me, and cannot love me, I shall bid you good-by and never see you again."

"Oh!"

"I am waiting for your reply, Mademoiselle."

"This has been all a joke to you, Monsieur. You have angered me exceedingly, time and again."

"That is no answer."

"My answer is that I refuse to marry a man who is not in love with me."

"Mademoiselle, I have loved you from the first moment I saw you. Did you not see how startled I was when you made your proposition for that worthless wretch, the Marquis, when before you, quite unheeded—ignored—passed by, there stood such an example of worth and affection as myself?"

The girl turned from him with impatience.

"You are pleased to joke again, Monsieur."

"I assure you I am not. I consider myself every whit as good as the Marquis of Gallantreve."

"What shall you tell the Marquis?"

"I shall tell him you fell in love with me."

"Really? And you will add that at the end you took an effective means of curing me of my infatuation?"

"I shall add nothing of the sort. Your infatuation, like my own, cannot be cured, and thus I prove it to you," whereupon, in spite of her attempt to elude him, he clasped her in his arms, and, without encountering insurmountable obstacles, kissed her.

"Now, dear Mademoiselle, to show you that I have loved you from the first, I came here not to evict you, as you suppose, but to bring to Josslyn and to Marie Angelique the executed deed which gives the freehold of their farm to them and their heirs forever. I resolved not to present this parchment to them, but to cause it to reach them from your hands. Here it is, Mademoiselle. Come with me to the farm and make Marie Angelique nearly as happy as I am."

"As *we* are, you should say. Why did I never think of giving them the farm myself while I owned it? I did lower the rent. How generous, after all, the Marquis must be! I fear that I have done him an injustice."

"Oh, not a bit of it. He gives them the farm merely for his own selfish gratification." And so they walked together to the homestead, and were received by the cheerful Marie Angelique, to whom Mademoiselle made a pretty speech before presenting the legal document.

"And now, Marie Angelique," said Maurice, patting her on the huge shoulder, "one good turn deserves another. Mademoiselle and I have never been introduced, and thus we have walked about together contrary to all French customs. Marie Angelique, introduce me to Mademoiselle, if you please."

"But, surely, by this time you need no introduction," protested Marie Angelique.

"Woman, how dare you trifle with me thus! Introduce us, I say, and that speedily."

"Mademoiselle Maillot, have I your permission to introduce to you Henri Francet, eleventh Marquis of Gallantreve?" said Marie Angelique.

(THE END)

AreYOU EDGEWISE?

The most important thing about a shave is the razor's edge; more important even than soap or lotion.

It is easy to prove this. You must have noticed how easy it is to shave when your razor has just been honed and stropped, but how fearfully it pulls and scrapes just before you take it to be honed again.

Here's the rub. Hardly anyone can strop a razor correctly, not even barbers themselves. An ordinary strop gets rough and gashed; it sags in use, thus putting a convex instead of a concave edge on the razor. The hand-stropped razor is sure to be bent in one direction or the other. This means that when the razor is turned one way it can not shave close, and turned the other way it digs into the skin. The

KEENOH

is an absolutely automatic device for keeping razors in perfect order. It simply can't make a mistake. You [illegible] insert the blade, draw the strop back and forth several times and you have a sharp concave edge.

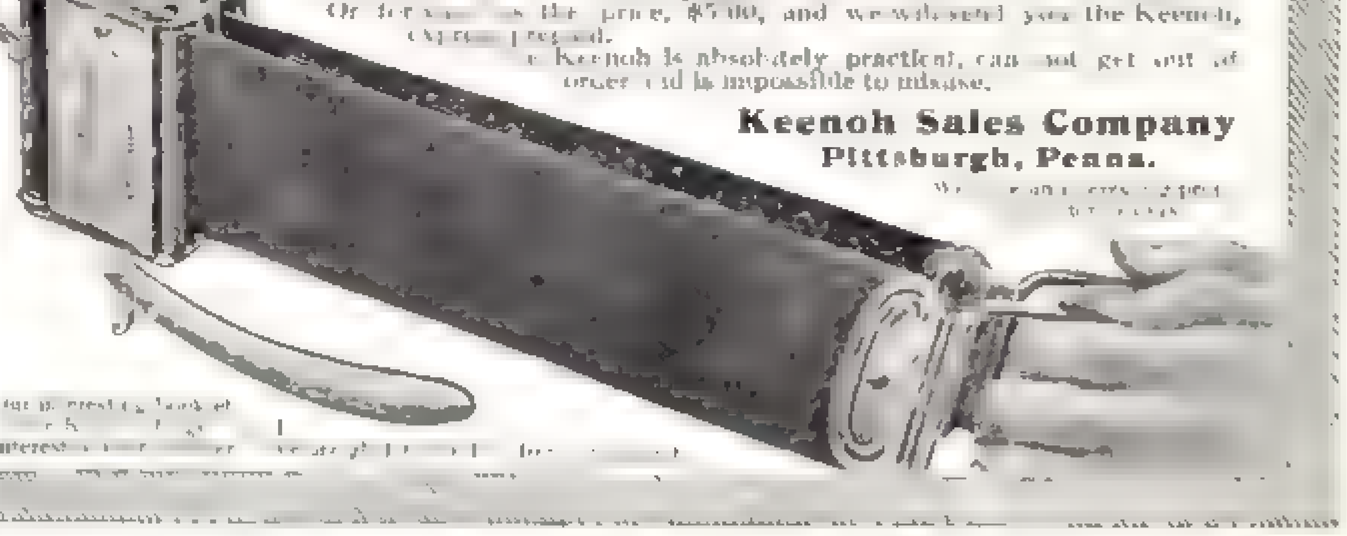
You need [illegible] your razor to be honed. The Keenoh will sharpen ordinary razors, the [illegible] style safety razors and thin blades of the Gillette type, so that you need not throw away such blades when they are dull. No matter what the [illegible] may say, common sense [illegible] tell you [illegible] will keep its edge very long, unless it is stropped. Try the Keenoh [illegible] much smoother and healthier your skin will [illegible].

We are so sure the Keenoh will delight you that, if after thirty days trial you do not like it, we will take it back and refund your money.

Let your hardware dealer explain and demonstrate the Keenoh for you. Or forward us the price, $5.00, and we will send you the Keenoh, express prepaid.

The Keenoh is absolutely practical, can not get out of order and is impossible to misuse.

Keenoh Sales Company
Pittsburgh, Penna.



Vastly Superior

to all other oils, far purer, a much more delicate flavor — so infinitely better in every way that it will be a delightful surprise and a revelation to all users and lovers of Olive Oil. And I want every one to know this for themselves by sending for the sample can offered below.

C. MASPERO'S

Pure Olive Oil

is the highest grade, the best, purest and finest flavored Olive Oil imported into this country. I am an expert [illegible] the purest and best Olive Oil that money can buy.

Packed in cans and bottles

Cans: 1 gal. $3.00, ½ gal. $1.60, ¼ gal. 85c

SPECIAL OFFER—To introduce Maspero's Pure Olive Oil I will send a full pint can to any address, EXPRESS PREPAID, on receipt of 60 cents.

C. Maspero, Importer, Dept. S, 333 Greenwich St., N.Y.
(Pure Food Specialist) Est. 1887

Greater Earnings

with less risk and less trouble. Our fifteen years' record certified to by patrons in every State, gives ample assurance that small savings entrusted to us are **better invested** and **earn more** than when locally employed.

INDUSTRIAL SAVINGS & LOAN NEW YORK CITY

5% A YEAR

reckoned from day of receipt to day of withdrawal

Under New York Banking Dept. Supervision.

Assets, $1,750,000

Let us send you complete information

INDUSTRIAL SAVINGS & LOAN COMPANY
1 Times Bldg., Broadway & 42nd Street, New York City

15 CENTS for trial 13 weeks. [illegible] at the [illegible] and helen [illegible] readers. Many special features of great interest. It is sincere, reliable, entertaining [illegible] paper for the home. $1 year. takes place of $3 to $4 papers. Try it 13 weeks for 15c. PATHFIND[illegible], Wash., D. C.

The Pathfinder $1 a year EVERY WEEK THE NATIONAL NEWS REVIEW

Heating Boiler Talks, No. 1.

By A. Master Steam-Fitter.

Here's a Heating Boiler for houses, flats and public buildings — built like a locomotive boiler — of riveted steel plates — tested to withstand twenty times the working pressure.

That is the way KEWANEE Boilers are built. You run no risk of breakdowns just when you need heat the most.

There is no Heating Boiler built that will compare with the KEWANEE Boiler — for safety, durability or fuel economy.

KEWANEE BOILERS

are therefore the only Heating Boilers that will stand every test for residences, stores, apartments, churches, schools and office buildings.

Take a sledge-hammer and hit the KEWANEE Boiler with all your might and you can't break it, or strain it or damage it in any way. That proves its perfect construction. You cannot do this to any other heating boiler made.

One talk won't tell all of the good points about KEWANEE Boilers, but you will find them all in the book entitled "KEWANEE Heating Methods," which will be mailed you free on request. It is actually worth $10 to any intending boiler buyer.

Kewanee Boiler Co., 146 Franklin St., Kewanee, Ill.

MEN WHO GET CAUGHT

(Continued from Page 4)

had quickly made up his mind what he should do in that event. There was more than one loan secured by American Navigation 4s. He loosened a couple in one of the other piles. If the first broker came in he would take two bonds from one of these. But the broker did not come in.

That night John wandered the streets till nearly daylight. He saw himself arrested, ruined, in prison. Utterly fagged next morning, he called up Prescott on the telephone and begged him to return the bonds. Prescott laughed at his fears and assured him that everything was all right. Cotton was sure to go up. An hour later the broker who owned the bonds came in and took up his loan, and John removed two American Navigation 4s from another bundle and handed them to the loan clerk. Of course, the numbers on the bonds were not the same, but few persons would notice a little thing like that, even if they kept a record of it. They had the bonds—that was the main thing.

Once more John rushed to the 'phone, told Prescott what had occurred and besought him for the bonds.

"It's too late now," growled Prescott. "Cotton has gone down. I could only get one back at the most. We had better stand pat and get out on the next bulge."

John was by this time almost hysterical. The perspiration broke out on his forehead every now and then, and he shuddered as he counted his securities and entered up his figures. If cotton should go down some more! That was the hideous possibility. They would have to put up more margin, and then ——!

Down in the vault where the depositors' bonds were kept were two piles of Overland 4s. One contained about two hundred and the other nearly six hundred bonds. The par value of these negotiable securities alone was nearly eight hundred thousand dollars. Twice a year John cut the coupons off of them. Each pile was marked with the owner's name. They were never called for, and it appeared that these customers intended to keep them there permanently. John, realizing that the chances of detection were smaller, removed two bonds from the pile of two hundred Overlands and substituted them with Prescott for the two Navigation 4s.

Then cotton went down with a slump. Prescott did not wait even to telephone. He came himself to the trust company and told John that they needed two more bonds for additional margin to protect their loan. But he said it was merely temporary, and that they had better even up by buying some more cotton. John went down into the vault and came back with four more Overland 4s bonds under his coat. He was in for it now and might as well be hung for a sheep as for a lamb. He was beginning to get used to the idea of being a thief. He was, to be sure, wretchedly unhappy, but he was experiencing the excitement of trying to dodge Fate until Fortune looked his way. Cotton still went down. It never occurred to him that Prescott perhaps had not bought all the cotton. Now that he is in prison he thinks maybe Prescott didn't. But he kept going down into the vault and bringing up more bonds, and, getting reckless, bought more cotton—quantities of it. In a month sixty bonds were gone from the pile of two hundred. John, a nervous wreck, almost laughed, grimly, at the joke of *his* being short sixty bonds!

At home they thought he was getting run down. His wife ——! He was so kind and thoughtful that she had never been so happy. It made her fearful that he had some fatal disease and knew he was going to die. Up at the bank John made a separate bundle of sixty bonds out of the pile of six hundred so that he could substitute them for those first taken if the owner called for them. It was not likely that both owners would call for their bonds on the same day, so that he was practically safe until one or the other had withdrawn his deposit.

About this time the special accountants came around to make their annual investigation. It was apparently done in the regular and usual way. One examiner stood inside the vault and another outside, surrounded by four or five assistants. They "investigated" the loans. John brought them out in armfuls and the accountants checked them off and sent them back. When John brought out the one hundred and forty bonds left in the bundle of two hundred Overland 4s he placed on top of them the pile of sixty bonds taken from the other bundle of six hundred. Then he took them back and brought out the bundle of six hundred Overland 4s made up in part of the same sixty bonds. It was the easiest thing going. The experts simply counted the sixty bonds twice—and John had the sixty bonds (or Prescott had them) down the street. Later the same firm of "experts" certified to the presence of three hundred thousand dollars of missing bonds, counting the *same* bundle, not only twice, but five and six times! You see, Prescott's John had grown wise in his generation.

After that he felt reasonably secure. It did seem almost unbelievable that such a situation could exist, but it was, nevertheless, a fact that it did. He expected momentarily that his theft would be detected and that he would be thrown into prison, and the fear of the actual arrest, the moment of public ignominy, the shock and agony of his wife and family, were what drove him sleepless into the streets, and every evening to the theatres to try to forget what must inevitably come; but the fact that he had "gone wrong," that he was a thief, that he had betrayed his trust, had lost its edge. He now thought no more of shoving a package of bonds into his overcoat pocket than he did of taking that garment down from its peg behind the door. He knew from inquiry that men who stole a few hundred dollars, and were caught, usually got as long a term as those who stole thousands. If he stole one bond he was just as likely to get ten years in State's prison as if he stole fifty—so he stole fifty, and when they were wiped out he stole fifty more—and, well, if the reader is interested he will learn before the end of the article just what John *did* steal.

Somehow, Prescott's speculations never succeeded. Occasionally they would make a good turn and get a few bonds back, but the next week there would be a new fiasco, and John would have to visit the Overland 4s again. That performance of the accountants had given him a huge contempt for bankers and banking. He knew that if he wanted to he could grab up a million any day and walk off with it, but he didn't want to. All he desired now was to get back to where he was before. All the speculation was in the hands of Prescott, and Prescott never seemed worried in the least. He called on John almost daily for what extra bonds were needed as additional collateral, and John took his word absolutely as to the result of the transactions. He could not do otherwise, for one word from Prescott would have ruined him.

Before long the pile of two hundred Overland 4s was gone. So was a large quantity of other securities, for John and Prescott had dropped cotton and gone plunging into the stock market. Here, however, they had no better success than before. Of course, a difficulty arose when the interest on the Overland 4s came due. The coupons had to be cut by some one in the bank, and although John usually cut them he did not always do so. Sometimes the loan clerk himself would take a hand, and call for a particular lot of bonds. John, however, was now fertile in devices. The owner of the larger pile of six hundred bonds usually wrote to have his coupons cut about the twenty-seventh of April. John would make up a collection of six hundred bonds of the same sort, carry them up and cut the coupons in the loan cage. The other man generally sent in a draft for his interest on the second or third of May. But now the bonds were away, scattered all over the Street. So John started a new operation to get the bonds back and straighten out the coupon tangle. He substituted with the brokers an equal number of bonds of other companies, the interest upon which was not yet due. There was a large block of Electric 5s and Cumberland 4s which served his purpose admirably, and thus he kept up with the game. When the coupons became due on the latter he carried back the first. It kept him and Prescott busy most of the time juggling securities—at least John knew *he* was kept busy, and Prescott claimed to be equally so.

There were many loans of brokers and others all secured by the same sort of collateral. Most of these John appropriated.

Shave Yourself
with the "Gillette"

Compact? Rather! So much so that when you travel you will hardly miss the corner of the dress suit case in which you [illegible] razor

There is concentrated in this little device of mine a great deal of science. It has taken over 600 operations to bring a Gillette Razor set to its perfect state. I don't know of a single thing about it to-day that can be improved. It is loaded to the muzzle with perfection, and the minute you take it out of the box it is ready to go to work for you—**no honing—no stropping.**

Over a million users will attest how well it does its work.

A twist of the handle enables you to have as light or as close shave as you may desire. You cannot scratch or cut yourself with it.

[illegible]

King C. Gillette

An Ideal Holiday Gift

The Gillette Safety Razor set consists of a triple silver-plated holder, 12 double-edged blades (24 keen edges) packed in a velvet lined leather case and the price is $5.00 at all the leading Jewelry, Drug, Cutlery, Hardware and Sporting Goods Dealers.

Combination Sets from $6.50 to $50.00

Ask your dealer for the "GILLETTE" to-day. If substitutes are offered refuse them and write us at once for our booklet and free trial offer.

GILLETTE SALES CO.
206 Times Building, New York City

Gillette Safety Razor
NO STROPPING NO HONING

CAN YOU DRAW?
Illustrators and Cartoonists Earn From $25 to $100 a Week
[illegible] "Money in Drawing" gives proof.
THE NATIONAL PRESS ASSOCIATION
67 The Baldwin Indianapolis, Ind.

BIGGER POULTRY PROFITS
Our new 128 page Poultry Book teaches the inexperienced and gives the expert many valuable hints. [illegible]
"Successful" Incubators and Brooders are best. Offers 14 varieties [illegible] and eggs at low prices. [illegible] cents.
Des Moines Incubator Co., 346 Second St., Des Moines, Ia.

SIX PER CENT
[illegible]
FIRST TRUST & SAVINGS BANK
CAPITAL $100,000.00 BILLINGS, MONT.

THE OCEAN RAILROAD
[illegible] Key West 150 [illegible] 2 cent stamps.
McINNIS TEN CENT STORE, KEY WEST, FLA.

TYPEWRITERS
SOLD OR RENTED
ANYWHERE [illegible] allowing rental to apply on price. Shipped with privilege of examination. Write for Catalogue D.
Typewriter Emporium, 92-94 Lake St., Chicago

AGENTS WANTED Men or Women—"Progressive Chautauqua." New educational game. Pleases everyone. [illegible] a convention made $28.90 in one day. Sample $1 set [illegible]
CHAUTAUQUA PUB ASSN A-1060 Jackson Blvd., Chicago

TAX BONDS
Our Booklet D is a concise argument on their
PERFECT SAFETY
We offer attractive $500 and $1,000 bonds of
Monona County, Iowa, 6% (Dist. 1) Bonds
[illegible]
Buy Now [illegible] Send your name [illegible]
We have customers in twenty four States
WM. R. COMPTON CO., 8 Wardell Bldg., Macon, Mo.

A College or Conservatory Education Without Cost

To the young man or young woman who desires an education of any sort
THE SATURDAY EVENING POST
offers the opportunity to realize his or her ambition. In return for one or two hours' work each day we will pay your expenses in any college, musical conservatory or business college in the country. More than a thousand of these scholarships have already been awarded.

There is nothing competitive about the plan. In return for a stated amount of work we pay all your expenses [illegible] institution which you may prefer. You select the course — we pay the bills. A postal card asking for information will bring full details.

Educational Bureau
The Saturday Evening Post, Philadelphia, Pa.

Winnipeg Attracts Investors
[illegible] $2,000,000 Winnipeg Real Estate [illegible]
STANBRIDGE REALTY CO. Winnipeg, Man.

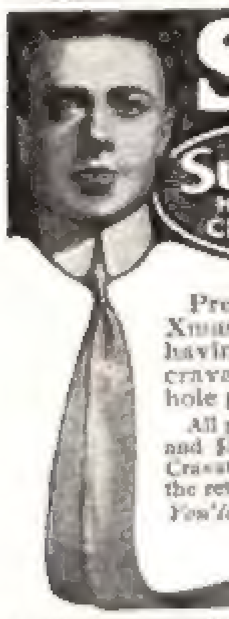
WINSLOW'S Skates
THE BEST ICE AND ROLLER SKATES
For more than half a century we have been making skates.
Our 1908 catalogues are ready for distribution. Send for a copy. When writing, state whether you are interested in Ice or Roller Skates.
THE SAMUEL WINSLOW SKATE MFG. CO.
Worcester, Mass., U. S. A.
84-86 Chambers St., New York. 8 Long Lane, E. C., London.

True Time for a Lifetime

THE purpose of a hair spring is to adjust the watch movement to *outside conditions only*—heat, cold and changes in position. When the Rockford has proved that it has perfect parts accurately put together, then—and then only—the hair spring is *added* to counteract these outside influences.

If not readily supplied by your dealer, write us today for information about the right watch at the right price.

ROCKFORD WATCH CO.
Rockford, Ill.



SUPERBA Silk Cravats

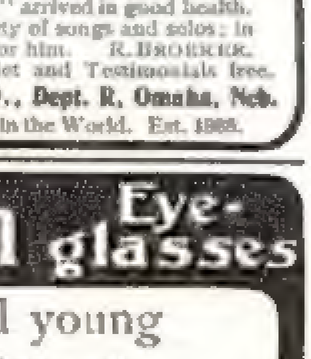
SUPERBA H.C.C.&CO. CRAVATS

Present a man Superba Cravats for Xmas. They're the sort he insists upon having when he's the buyer. No other cravat possesses the "crushless" pinhole proof silk of Superba Cravats.

All possible wantable shapes at 50 cents, 75 cents and $1.00. Most all men's stores sell Superba Cravats—if you find one that doesn't, send us the retail price direct.

You'll want our book of Cleverness—it's free.

H. C. COHN & CO.
Rochester, N.Y.



Living-Music-Box

is the registered name for our famous

GEISLER-ROLLERS
U. S. Pat. No. 50653

Absolutely Unobtainable Of Other Dealers

This is a special-bred strain of Canaries directly imported from our own hatcheries in Germany. Their song is entirely different from the ordinary Canary, and far superior to anything you have ever heard. It is simply marvelous how a little bird like this can bring forth such a volume of sweet, rich, melodious tones.

Guaranteed Day and Night Songsters $5

Other varieties from **$3 up.** Sent by express anywhere in the U. S. or Canada, live arrival at Express office guaranteed.

Beware of Imitators. Cage and bird's inside wing must be stamped with our registered Trade-Mark, "Living-Music-Box," or not genuine. Nevada, Mo., May 10, 1907.

Max, the "Living-Music-Box," arrived in good health. He is a wonder; has such a variety of songs and solos; in fact, I cannot say enough good for him. R. BRODRICK.

Large, illustrated Catalog, Booklet and Testimonials free.

MAX GEISLER BIRD CO., Dept. R, Omaha, Neb.

Largest Mail Order Bird House in the World. Est. 1888.

Shur-On Eye-glasses

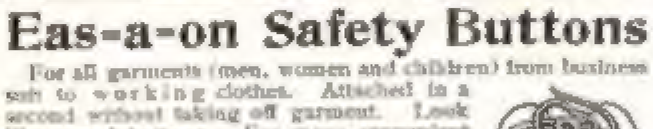
For old and young
—on to stay on

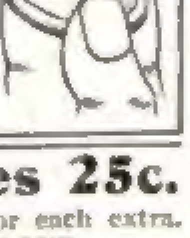
Insist upon getting **Shur-Ons,** and be protected by our guarantee, backed by our 43 years' reputation.

Any broken part of **mountings replaced free** within one year by any optician.

Shur-On tag on every mounting. Ask your optician. Shapes to fit any nose. Illustrated book free.

E. Kirstein Sons Co., Dept. B,
Established 1864. **Rochester, N. Y.**





Eas-a-on Safety Buttons

For all garments (men, women and children) from business suit to working clothes. Attached in a second without taking off garment. Look like sewed buttons. Far more convenient and durable. **Save labor and annoyance to wife and mother.**

Send 10c for set of four. Dealers wanted everywhere. Agents wanted.

Eas-a-on Safety Button Co.
5 Amity Street, Rochester, N. Y.

10 Gillette Blades 25c.

Send 10 dull with 25c. Add 2c. for each extra. Same blades returned keener, better than new.

Chemical Steel Co., 7 W. Madison Street, Chicago

When it was necessary to check off the loans, John, having retained enough of the same kind of bonds to cover the largest loan, would bring up the same bundle time after time with a different name upon it. If one of the customers wanted to pay off a loan and his bonds were gone he would be given some one else's collateral. Apparently the only thing that was necessary was to have enough of each kind of security on hand to cover the largest loan on the books at any given time.

Once, when the examiners were at work on the vault, John had to make up one hundred thousand dollars in Overland 4s or 5s from the different small loans in the loan vault and put them in a package in the deposit vault in order to make it appear that certain depositors' bonds were all there.

The most extraordinary performance of all was when, upon one of the annual examinations, John covered the absence of over fifty bonds in a certain deposit by merely shoving the balance of the securities into the back of the vault, so that it was not examined at all. He had taken these bonds to substitute for others in different brokers' offices, and it so happened that there were no similar securities in the building; thus the deficiency could not be covered up even by John's expert sleight of hand. Of course, if there had been other bonds of the same kind in another vault it would have been a simple matter to substitute them. But there were not. So John pushed the remaining one hundred and fifty thousand dollars in bonds into a dark corner of the vault and awaited the discovery with throbbing pulses. Yet, strange to relate, these watchdogs of finance, instead of calling for the loans and deposits *from the books* and seeing if they were all *there,* examined what securities *were* on hand, counted them, and then looked at the books to see if that particular loan called for that amount and kind of security. They did not see the bonds which John had hidden, and hence did not know that such a deposit existed. It would really have been safer for John if he had taken the whole pile, but then he did not know that the accountants were going to do their business in any such crazy fashion. The whole thing came to seem a sort of joke to John. He never took any bonds for his own personal use. He gave everything to Prescott, and he rarely, if ever, saw Prescott except to hand him securities.

One day Prescott walked right into the bank itself and John gave him one hundred and sixty-five bonds, which he stuffed under his overcoat and carried away. Remember that this is *fact.*

The thing, which began in August, 1905, dragged over through the following year and on into 1907. John weathered two examinations by the accountants, the last being in October, 1906, when they certified that the company was absolutely "O. K." and everything intact. On that particular day John had over three hundred thousand dollars in Overland 4s and 5s scattered over the Street.

In the first six months they lost one hundred thousand dollars in cotton. Then they played both sides of the market in stocks and got badly bitten as bears in the temporary bull market in the autumn of 1906, buying Union Pacific at 165, which afterward went to 190, Northern Pacific at 185, which went to 200, etc., etc. Then they shifted their position, became bulls and went long of stock just at the beginning of the present slump. They bought Reading at 118, American Smelters at 126, Pennsylvania at 130, Union at 145, and Northern Pacific at 180. At one time John had five hundred and fifty thousand dollars in bonds out of the vaults.

The thing might have been going on yet had it not been for the fact that the anticipated merger between John's company and another was put through and a new vault in a new building prepared to receive the securities. Of course, on such an occasion a complete examination would be made of all the securities and there would be practically no chance to deceive the accountants. Moreover, a part of the securities had actually been moved when the worst slump came and they needed more. It was obvious that the jig was up. A few more days and John knew that the gyves would be upon his wrists. Prescott and he took an account of the stock they had lost and went into committee on ways and means. Neither had any desire to run away. Wall Street was the breath of life to them. Prescott said that the best thing to do was to take enough more to "stand

To Post Readers Who Want Larger Salaries

I am performing a work of incalculable benefit to ambitious young men and women, who are determined to earn large salaries and double business, and the stories of my graduates who have secured positions at $1,200 to $6,000 a year ought to be in the hands of every POST family.

The business future of many a young man and woman often rests upon a single incident—a suggestion from some friend, maybe, who is able to direct thoughts in a new channel.

This announcement may likewise be instrumental in starting many an ambitious person on a new road to success, through the skill imparted by my System of Advertising Instruction by Correspondence.

The advertising business is badly in need of competent ad writers and managers. The supply of first rate help in this field has always been far less than the demand, and probably always will be.

Every city and town of size, almost, has work for those trained to prepare the kind of advertising that draws and doubles business.

Salaries frequently begin at $25 a week, and run up to the thousands, some of my graduates earning as high as $6,000 a year.

Another magnificent field of profit is the business of the specialist, who has his own office and does the advertising for several small houses. Incomes from this kind of work run up as high as $10,000 to $12,000.

For over six years the success of the Powell System of practical instruction has become known in almost all business centers of the country. Its employed graduates are literally everywhere, and their testimony has done much to enthuse and encourage many others who have been in doubt.

In fact, testimonials from my former students have actually outnumbered those of all other teachers combined, which proves the superiority of my methods.

Any ambitious young man or woman with at least a common school education—which is necessary—and who is attracted to advertising work, should first note the success of the four Powell graduates, whose portraits are printed herewith.

Ask them if they are glad they became my students. Ask them if my instruction isn't better than the old kind, that lacked sequence, system or practicability.

Ask them if I can make a forceful, original advertising specialist in a comparatively short time.

Ask them if I give personal instruction, genuine criticisms and those special business helps, that are worth more than all the common stereotyped "instruction" in existence.

Then write and let me mail you *free* two of the finest books of the sort ever issued—beautiful examples of advertising and printing.

The advice and suggestions contained in these books may prove *your* turning point, for the host of experiences of my former students, now in high positions, is varied and broad.

For these two elegant free books and my personal advice, merely address me

With Vantine & Co., New York

Byron Edward Beal was appointed to the advertising department of the great house of A. A. Vantine & Co., October 14th. After completing the Powell System he became advertising manager of the Hickman Mfg. Co., and in going to something better he illustrates the *practical* thoroughness of my instruction.

$205,000 Sales in 20 Weeks

E. Milton Mosher, with H. S. Moody Land Co., Providence, R. I., October 15, wrote: "Under my management, promotion of undeveloped properties during a period of twenty weeks aggregated over $205,000.00," which shows how Powell methods can be practically applied to all lines of business development.

Now Adv. Mgr. Leading Daily

Chas. W. Wilson, advertising manager Times-Journal, Ft. William, Ont., was a journeyman tailor. He increased sales by his advertising skill from $4,000 to over $15,000, and was then eagerly taken by the above publication. He writes: "No doubt about your teaching thoroughly. Thank fortune for your sometimes harsh, but just, criticisms."

Became Adv. Mgr. Shoe Co.

Arthur Myles Dunbar, Brockton, Mass., took the Powell System to help his father's business, but when the noted Boston house of Parker, Holmes & Co. wrote me for an advertising manager I placed him in the position. Mr. Dunbar is certain to reach the top in short order.

GEORGE H. POWELL, 690 Metropolitan Annex, New York

COLT REVOLVERS

Acceptable for the reason that for over 70 years they have been

Absolute Reliability at all times combined with accuracy and durability being the first consideration in their production.

Catalog "Pistols" describes all models. Mailed on request.

Colt's Patent Firearms Manufacturing Co.

Hartford, Conn. 15a Pall Mall, London, S.W.

PATENTS SECURED OR FEE RETURNED

Free report as to Patentability. Illustrated Guide Book, and List of Inventions Wanted, sent free.

EVANS, WILKENS & CO., WASHINGTON, D. C.

EXTENDED FOLDED

Catalog Free

Acme Folding Canvas Boat Co., Miamisburg, Ohio

off" the company. He cited a case in Boston, where a clerk who was badly in, was advised by his lawyer to take a hundred and twenty-five thousand dollars more. Then the lawyer dickered with the bank and brought it to terms. The lawyer got twenty-five thousand dollars, the bank got the rest, and the thief was let go. Prescott said they ought to get away with enough more to make the bank's loss a million. He thought *that* would make them see what was the wise thing to do. Prescott also said he would try to get a lawyer who could bring some pressure to bear on the officials of the company. It would be a rather unpleasant situation to have brought to the attention of the State Superintendent of Banking. John agreed to get the additional securities and turn them over to Prescott. Unfortunately, almost everything had by this time been moved into the new vault, and all John could get was a stock certificate for fifteen hundred railroad shares, standing in his own name, and seventy-five thousand dollars in notes. These he gave to Prescott, thus increasing the amount stolen from the bank without discovery to between six and seven hundred thousand dollars. This was on the day before the actuaries were to make their investigation. Knowing that his arrest was now only a question of time, John, about eleven o'clock on the following morning, left the trust company for the last time. He was in telephonic communication with Prescott, who, in turn, was in touch with their lawyer. Unfortunately the president of the company had gone out of town over Sunday, so that again their plans went awry.

For nearly two years John had not known an hour devoid of haunting fear. From a cheerful and contented youth he had become despondent, taciturn and nervous. He was the same affectionate husband and attentive son as before, and his general characteristics remained precisely the same. He was scrupulous to a penny in every other department of his life, and undoubtedly would have felt the same pricks of conscience had he been guilty of any other act of dishonesty. The affair at the bank was a thing apart. The embezzler of six hundred thousand dollars was not John at all, but a separate personality wearing John's clothes and bearing his name. He perceived clearly the enormity of his offense, but, because he was the same John in every other respect, he had a feeling that somehow the fact that *he* had done the thing was purely fortuitous—in other words, that the bonds had to be taken, were going to be taken anyway, and that Fate had simply elected him to take them. Surely he had not wanted the bonds—had had no intention of stealing half a million dollars, and, in short, was not the kind of a man who would steal half a million dollars. Each night he tossed, sleepless, till the light stole in through the shutters. At every corner on his way uptown he glanced over his shoulder behind him. The front doorbell never rang that his muscles did not become rigid and his heart almost stop beating. If he went to a theatre or upon an excursion he passed the time wondering if the next day he would still be a free man. In short, he paid in full in physical misery and mental anxiety and wretchedness for the real moral obliquity of his crime. The knowledge of this maddened him for what was coming. Yet he realized that he had stolen half a million dollars, and that justice demanded that he should be punished for it.

After leaving the bank John called up Prescott and learned that the plan to adjust matters with the president had miscarried by reason of the latter's absence. The two then met in a saloon, and here it was arranged that John should call up the loan clerk and tell him that something would be found to be wrong at the bank, but that nothing had better be said about it until the following Monday morning, when the president would return. The loan clerk, however, refused to talk with him and hung up the receiver. John had nowhere to go, for he dared not return home, and spent the afternoon until six o'clock riding in street cars and sitting in saloons. At that hour he again communicated with Prescott, who said that he had secured rooms for him and his wife at a certain hotel, where they might stay until matters could be fixed up. John arranged to meet his wife at Forty-second Street with Prescott and conduct her to the hotel. As Fate decreed, the loan clerk came out of the subway at precisely the same time, saw them together and followed them. Meantime a hurry call had been sent for the president, who had returned to the city. John, fully aware that the end had come, went to bed at the hotel, and, for the first time since the day he had taken the bonds two years before, slept soundly. At three the next morning there came a knock at the door. His wife awakened him and John opened it. As he did so a policeman forced his way in, and the loan clerk, who stood in the corridor just behind him, exclaimed theatrically, "Officer, there is your man!"

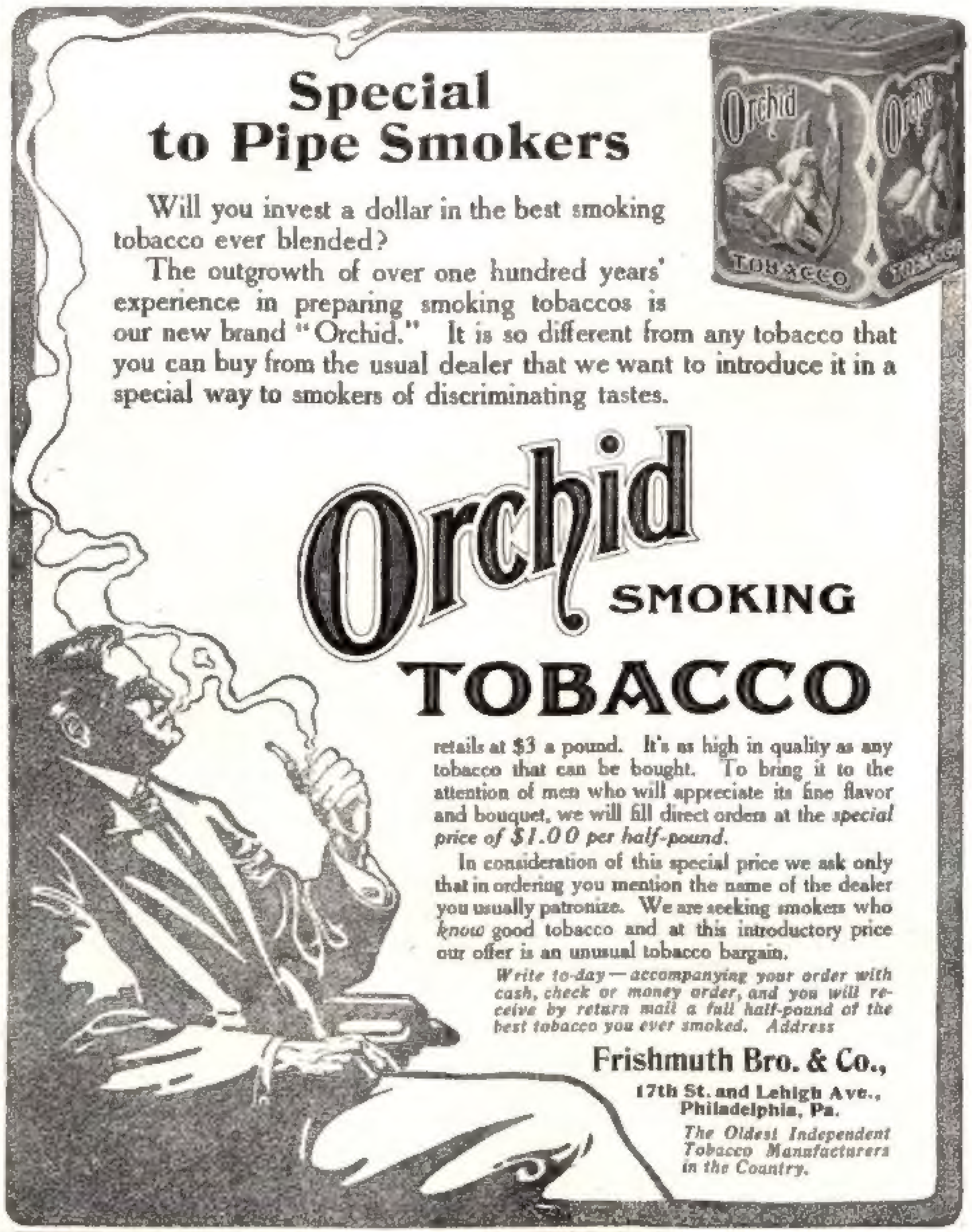
John is now in prison, serving out the sentence which the court believed it necessary to inflict upon him as a warning to others. Prescott is also serving a term at hard labor—a sentence somewhat longer than John's. The trust company took up their accounts, paid the losses of the luckless pair, and, owing to a rise in prices which came too late to benefit the latter, escaped with the comparatively trifling loss of a little over one hundred thousand dollars. At once every banking house and trust company upon the Street looked to its system of checks upon the honesty of its employees, and took precautions which should have been taken long before. The story was a nine days' wonder. Then Union dropped twenty points more, the tide of finance closed over the heads of John and Prescott, and they were forgotten.

Had the company, instead of putting itself at the mercy of a thirty-five-dollar-a-week clerk, placed double combinations on the loan and deposit vaults, and employed two men, one to act as a check upon the other, to handle its securities, or had it merely adopted the even simpler expedient of requiring an officer of the company to be present when any securities were to be removed from the vaults, John would probably not now be in jail. It would seem that it would not be a difficult or complicated matter to employ a doorkeeper, who did not have access himself, to stand at the door of the vault and check off all securities removed therefrom or returned thereto. An officer of the bank should personally see that the loans carried up to the cage in the morning were properly returned to the vaults at night and secured with a time lock. Such a precaution would not cost the stockholders a tenth of one per cent. in dividends.

It is a trite saying that an ounce of prevention is worth a pound of cure. But this is as true, in the case of financial institutions at least, from the point of view of the employee as of the company. It is an ingenious expedient to insure one's self with a "fidelity corporation" against the possible defalcations of one's servants, and doubtless certain risks can only be covered in some such fashion. These methods are eminently proper so far as they go, but they, unfortunately, do not serve the public purpose of protecting the weak from undue and unnecessary temptation. Banks and trust companies are prone to rely on the fact that most peculations are easily detected and severly punished, but the public interest demands that all business, State, municipal and private, should be so conducted that dishonesty may not only be punished, but prevented.

A builder who "took a chance" on the strength of a girder would have small credit in his profession. A good bridge is one which will bear the strain—not only of the pedestrian, but of the elephant. A deluge or an earthquake may occur and the bridge may tumble, but next time it is built stronger and better. Thus science progresses and the public interest is subserved. A driver who overloads his beast is regarded as a fool or a brute. Perhaps such names are too harsh for those who overload the moral backbone of an inexperienced subordinate. Surely the fault is not all on one side. While there are no formulas to calculate the resiliency of human character, we may demand the same prudence on the part of the officers of financial institutions as we do from nursemaids, lumbermen and manufacturers of explosives. Though we may have confidence in the rectitude of our fellows, we have no right to ignore the limitations and weaknesses of mankind. It would not outrage the principles of justice if one who placed needless and disproportionate strain upon the morals of another were himself regarded as an accessory to the crime.

Editor's Note—This is the first of a series of true stories of remarkable crimes of which the author has had personal knowledge.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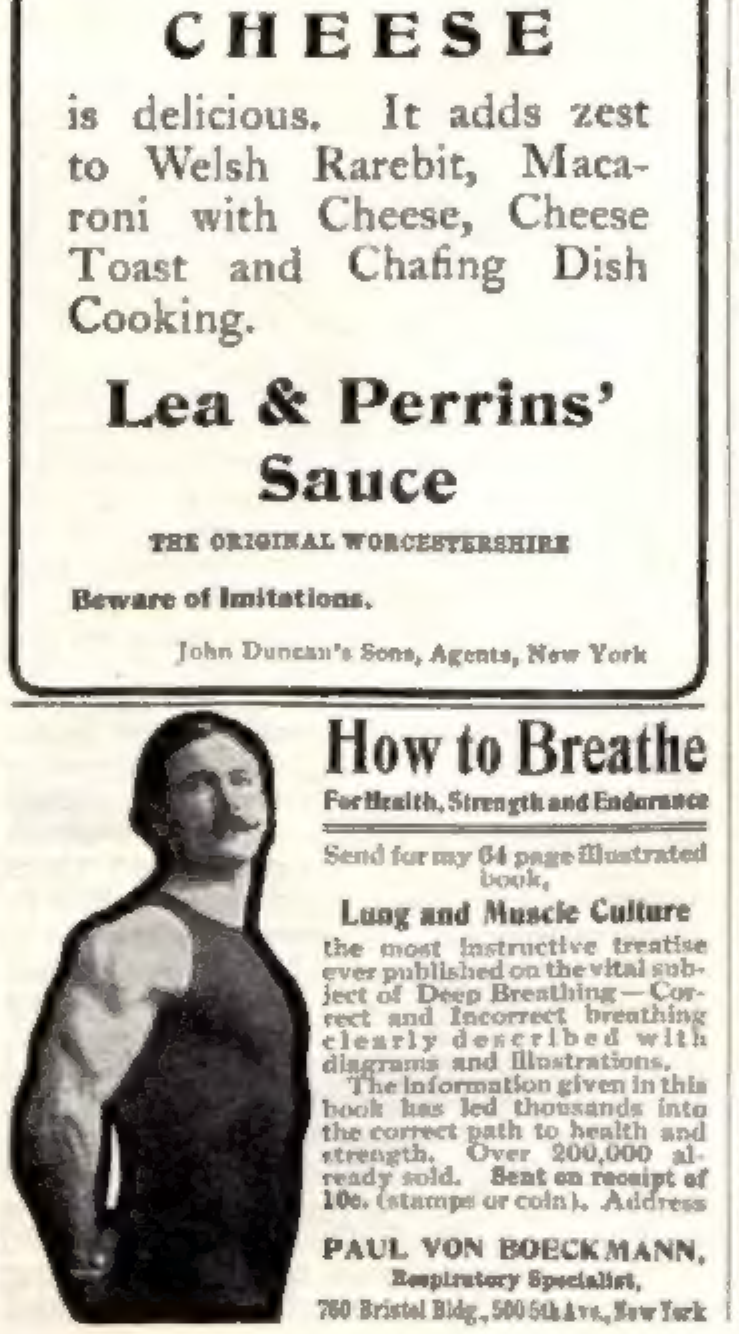
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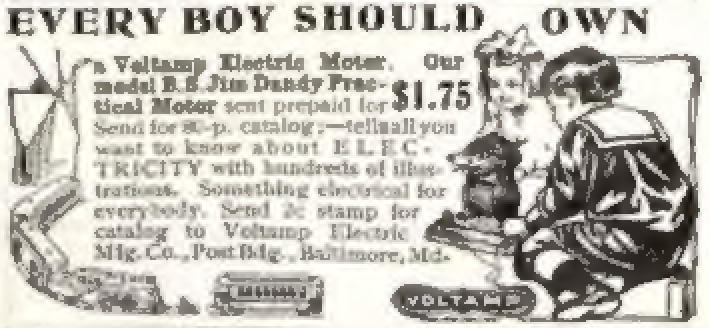
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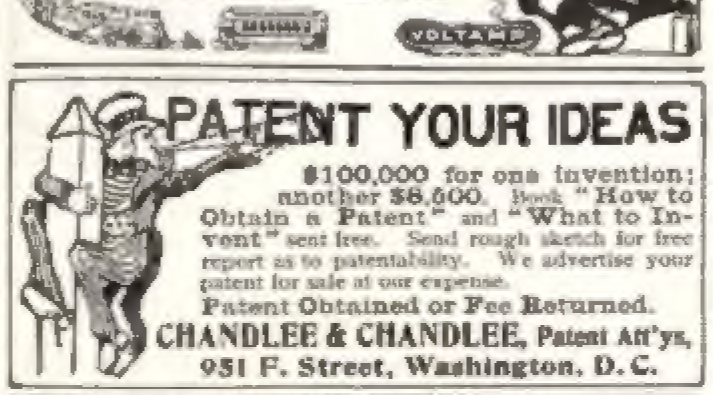
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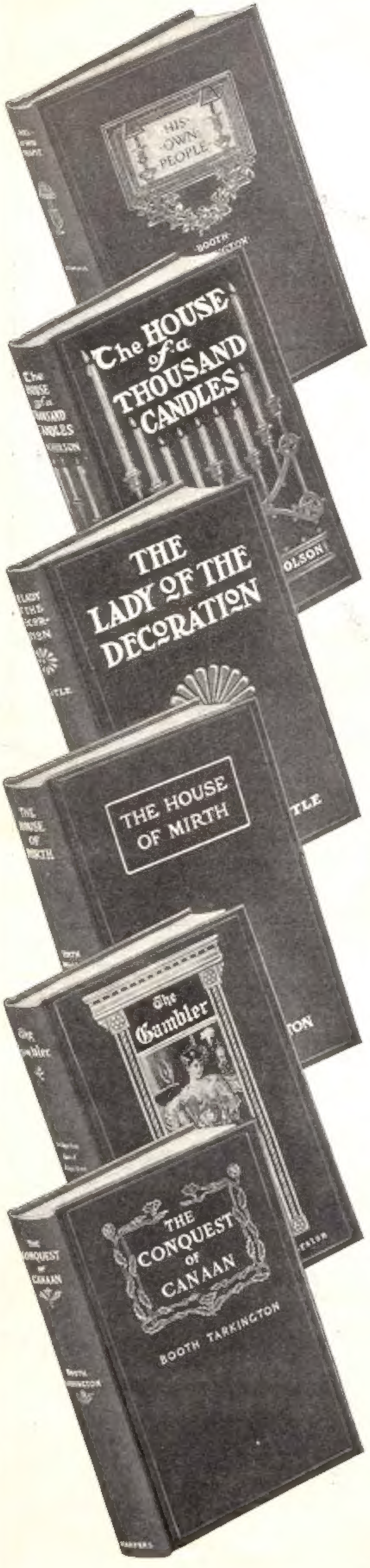

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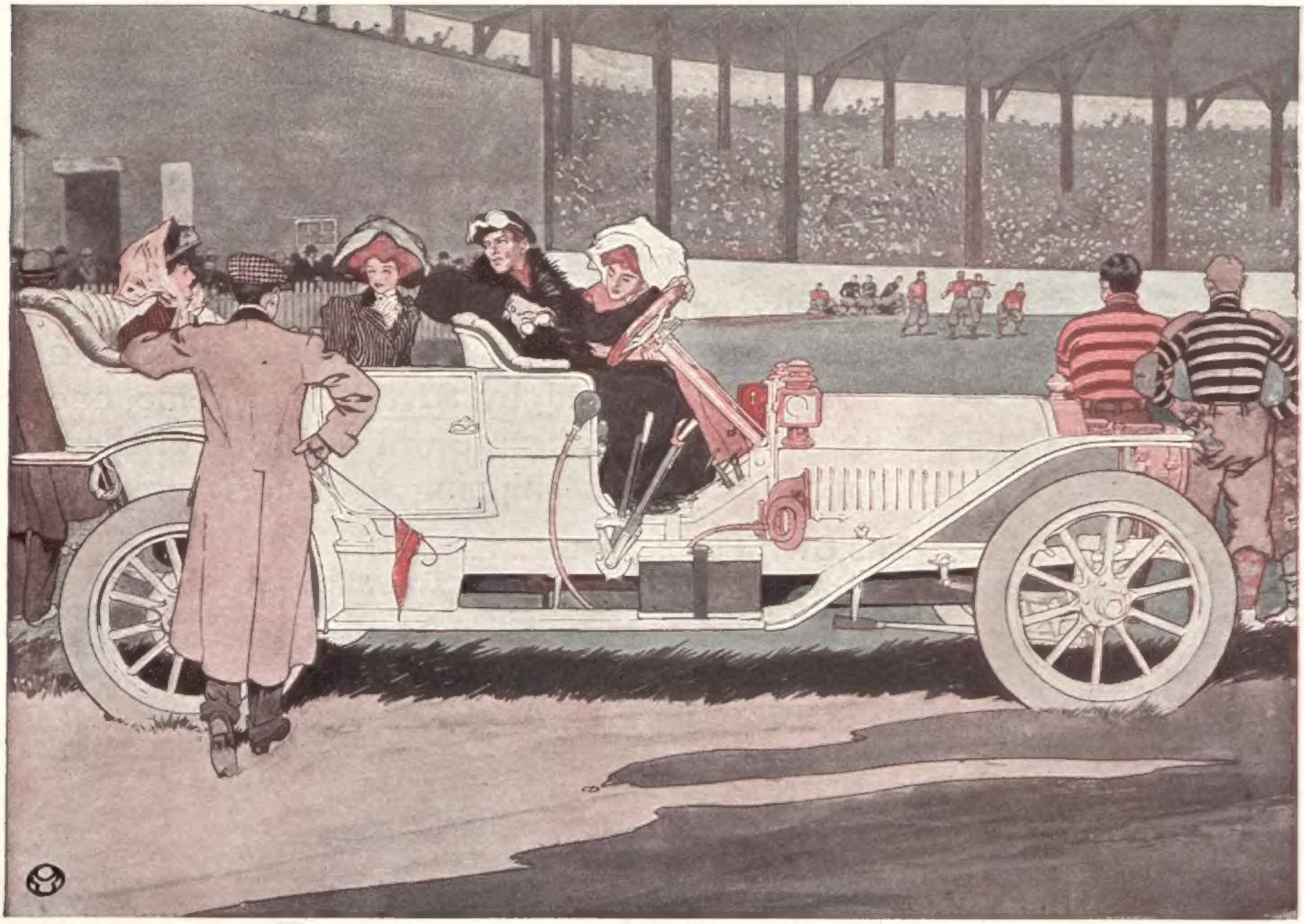

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